



ASSURANT  
Health®

## Understanding **Preventive/Wellness Benefits** of the Affordable Care Act

**Assurant Health plans pay benefits that help customers proactively maintain their health.** These include the preventive/wellness benefits provided under the Affordable Care Act (i.e., the health care law), which applies to all Assurant Health major medical plans: individual and fully insured plans with effective dates March 24, 2010, and later, as well as self-funded plans with new contracts issued October 1, 2010, and later.\*

### What they are

Depending on your age, your plan may pay — with no additional cost to you — for preventive services, such as:

- Blood pressure, diabetes and cholesterol tests
- Many cancer screenings, including mammograms and colonoscopies
- Counseling on such topics as contraception, breastfeeding, quitting smoking, losing weight, eating healthfully, treating depression and reducing alcohol use
- Regular well-baby and well-child visits, from birth to age 21
- Routine vaccinations against diseases such as measles, polio or meningitis
- Female contraceptives
- Counseling, screening and vaccines to ensure healthy pregnancies
- Flu and pneumonia shots

Visit <http://www.healthcare.gov/news/factsheets/2010/07/preventive-services-list.html> for a full list of included preventive services.

### What it means for you

When you use a network provider for these services, cost-sharing requirements — such as your responsibility to pay your deductible, coinsurance and copays — will not be apply for certain services. That means the plan pays these benefits at 100% — without any additional payment from you. However, if you use an out-of-network provider for these services, the cost-sharing requirements of the plan will apply.

### What isn't included

While certain services are paid at 100%, other charges related to those services, such as office visits and physician fees, may not be. Assurant Health will need to review what the provider submits as the purpose of the visit, as well as the type of services received, to determine how related office visits and physician fees will be covered.

Services intended to diagnose, treat or monitor an illness or injury are not considered preventive, so your plan deductible, coinsurance and copays may apply.

\*Availability dates of listed benefits may vary.



**MAJOR MEDICAL PLANS**



## The Campbell Family — Four Examples

Jack (49), Susan (46), and Mason (8)

1. When **Susan** goes to her doctor, she receives a gynecological exam with a Pap test and contraceptive counseling. Under the health care law, these services and her contraceptive prescription would be paid 100% by Assurant Health as long as the main purpose of the visit is preventive. Any other tests not part of the preventive/wellness recommendations may be subject to cost-sharing requirements.
2. When **Susan** takes her son, **Mason**, for his annual well-child visit, the doctor visit and any recommended immunizations Mason receives are paid 100% by Assurant Health. The Campbells wouldn't pay a copay, even if their plan contained one. However, if during the annual well-child visit the doctor orders tests, conducts exams or consults on topics that are not part of the wellness/preventive benefits coverage, these services may be subject to a copay or other cost-sharing requirements.
3. **Jack** was diagnosed with high cholesterol two years ago. Now he schedules an office visit each year so his doctor can monitor this medical condition. The services Jack receives, including cholesterol tests, will be subject to cost-sharing and are not part of the first-dollar coverage requirement of the new law because Jack's visit and cholesterol tests are for a diagnosed condition — not a screening test.
4. When the Campbells receive their annual flu shots, Assurant Health pays 100% of the flu shots for all covered family members. The office visit may be subject to cost-sharing requirements.

**While these examples provide a summary of the new preventive/wellness benefits, they are for general illustration only. See your insurance contract or Summary Plan Description for plan details. If you have specific questions about your plan and the benefits included, please contact your agent or call the Customer Service number on the back of your medical ID card.**

**As always, you should talk to your primary doctor to establish the best plan for preventive care and wellness for your optimal health.**

Assurant Health will need to review what the provider submits as the purpose of the visit, as well as the type of services received, to determine if the office visit will be covered as a first-dollar benefit.

State-specific preventive/wellness regulations may also apply.



# Preventive/Wellness Benefits of Your Assurant Health Plan

To help you proactively maintain your health, Assurant Health major medical plans for individuals, families and small groups effective March 24, 2010, and later, as well as self-funded plans with new contracts issued October 1, 2010, and later\* include preventive care benefits defined by the Affordable Care Act (health care law). When you use a network provider, eligible preventive services will be covered without you paying any deductible, coinsurance or copay!

## Covered preventive services for adults

All adults – immunizations	All adults – screenings and counseling	Women – additional screenings and counseling
Hepatitis A	Alcohol misuse screening and counseling	Aspirin for prevention of certain cardiovascular diseases for women ages 55-79
Hepatitis B	Blood pressure screening completed during an office visit	Genetic counseling for women at an increased risk for the BRCA genetic mutation
Human papillomavirus (HPV) for females ages 9-26 and males ages 11-26	Colorectal cancer screening for adults ages 50-75	Counseling on chemoprevention for women at high risk for breast cancer
Influenza	Depression screening	Breast cancer screening via mammography for women age 40 and older
Measles, mumps and rubella	Type 2 diabetes screening for adults with elevated blood pressure	Cervical cancer screening via Pap smear
Meningococcal (meningitis)	Healthy diet counseling (behavioral dietary counseling for adults with hyperlipidemia and other known risk factors for cardiovascular and diet-related chronic diseases)	FDA-approved contraceptive methods, sterilization procedures, and patient education and counseling
Pneumococcal (pneumonia)	Preventive screening for the Hepatitis C virus (HCV) in persons at a high risk and a one-time hepatitis C screening for adults born between 1945 and 1965	Human papillomavirus (HPV) DNA test for women age 30 and older
Tetanus, diphtheria, pertussis (whooping cough)	HIV screening and counseling for adults	Sexually transmitted infections (STI) counseling
Varicella (chicken pox)	Obesity screening, counseling and behavioral interventions	Gonorrhea screening for women at high risk
Zoster (shingles) for those age 60 and older	STI counseling (behavioral counseling to prevent sexually transmitted infections) for adults at high risk	Chlamydia infection screening
Men – additional screenings and counseling	Tobacco use counseling and cessation interventions	Domestic and interpersonal violence screening and counseling
Aspirin for prevention of certain cardiovascular diseases for men ages 45-79	Syphilis screening for individuals at an increased risk	Folic acid supplementation
Abdominal aortic aneurysm screening for men ages 65-75 who have ever smoked		Gestational diabetes screening for women 24 to 28 weeks pregnant and those at a high risk of developing gestational diabetes
Lipid disorders screening for specific ages or at an increased risk		Breastfeeding support, counseling and supplies
		Lipid disorders screening for women of specific ages and at an increased risk
		Osteoporosis screening for women age 60 and older, depending on risk factors for osteoporotic fractures

\*Availability dates of listed benefits may vary.

## Covered preventive services for adults and children

Children and adolescents — screenings and counseling	All children — immunizations	Newborns — screenings
Oral fluoride supplementation for children age 6 months to 5 years when the primary water source is deficient in fluoride	Diphtheria, tetanus, pertussis	Biotinidase deficiency
Hepatitis C screening for adolescents at a high risk for infection	Haemophilus influenza type B	Congenital adrenal hyperplasia
HIV screening for adolescents	Hepatitis A	Congenital hypothyroidism
HPV screening for females ages 9-26 and males ages 11-26	Hepatitis B	Cystic fibrosis screening
Major depressive disorder screening for adolescents ages 12-18	Human papillomavirus for females age 9 and older	Galactosemia
Iron supplementation for children age 6 months to 1 year who are at an increased risk for iron deficiency anemia	Inactivated poliovirus	Gonorrhea prophylactic medication
Obesity screening and behavioral interventions for children age 6 and older	Influenza	Hearing loss
STI counseling (behavioral counseling to prevent sexually transmitted infections) for adolescents at high risk	Measles, mumps and rubella	Homocystinuria
Syphilis screening for adolescents at an increased risk	Meningococcal (meningitis)	Maple syrup urine disease
Visual impairment screening for children under age 5	Pneumococcal (pneumonia)	Medium-chain acyl-CoA dehydrogenase (MCAD) deficiency
Vision screening to age 21	Rotavirus	Organic acid disorders
Hearing screening to age 21	Varicella (chicken pox)	Other fatty acid oxidation disorders
Developmental and autism screening and testing to age 3		Phenylketonuria
		Sickle cell disease
		Urea cycle disorders

  

Pregnant women — additional screenings and counseling
Alcohol misuse screening and counseling
Anemia screening
Bacteriuria screening
Breastfeeding support, counseling and supplies
Chlamydia infection screening
Gonorrhea screening for women at high risk
Hepatitis B screening
Rh incompatibility screening
Tobacco use counseling
Syphilis screening

### Excluded plans

100% coverage of these preventive services does not apply to Assurant Health Access<sup>SM</sup> or Short Term Medical plans, nor does it apply to most “grandfathered” plans (those with effective dates on or before March 23, 2010). Excluded plans may offer different preventive services benefits. Please see your insurance contract or Summary Plan Description for details.

Please see [Detailed Guide to Covered Preventive Services](#). Visit [assuranthealth.com](http://assuranthealth.com), click the **Current Customers** tab, click **Your Health**, click the **Preventive & Wellness Benefits** link, and then click the **Detailed Guide to Covered Preventive Services**.

This document provides an overview of your plan’s preventive services benefits and health care reform law. For a complete listing of benefits, exclusions and limitations, please refer to your insurance contract or Summary Plan Description.

## Time Insurance Company John Alden Life Insurance Company

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