Schedule your well woman exam today

As the holiday season comes to a close, and the New Year kicks off, I would like to encourage each of you to take time to refocus on health and wellness. I would like to start with the Plan’s well woman care benefits and close the article with general adult preventive care.

Are you the woman who spends so much time juggling a career and thinking of others that there is little time for you? If so, then it’s time to clear your calendar and schedule those much-needed appointments. Remember: When you support your health, you are still giving to those around you.

In 2015, we continue to follow the U.S. Preventive Services Task Force (USPSTF) guidelines for well woman care and cover the following at 100 percent when you use a PPO provider:

- Routine Pap test for females age 21 through 65—one every three years.
- Human papillomavirus testing for women age 30 through 65—one every three years.
- Annual counseling for sexually transmitted infections.
- Annual counseling and screening for human immunodeficiency virus.
- Contraception counseling for women with reproductive capability as prescribed.
- Annual screening and counseling for interpersonal and domestic violence.

In addition, we continue to cover a routine mammogram for women age 35 and older as follows:

- Age 35 through 39—one during this five-year period.
- Age 40 and older—one every calendar year.

Breast cancer facts

One in eight women will get breast cancer. In fact, breast cancer is the second leading cause of cancer deaths in women. With numbers like that, every woman should get screened.

The good news is, today there are fewer women dying from breast cancer. This is likely because mammograms are helping women find the cancer earlier, when it’s easier to treat.

What is a mammogram? A mammogram is an X-ray of the breast. It checks for lumps or tumors. During a mammogram, your breast is placed between two plates. The plates flatten the breast for a few seconds so the technician can take a quick X-ray. This simple x-ray can spot breast cancer in its early stages, making treatment easier and more successful.

Where do you get a mammogram? If you want to find a PPO provider that offers this service or want to check a specific doctor’s participation in the Open Access Plus (OAP) network, visit our website at nalchbp.org, or call 877-220-NALC (6252).

Adult preventive care

Highlights of some other preventive care benefits offered to all adults at no cost to you when a PPO provider renders the services include, but are not limited to, the below:

- Biometric screening—one annually; this can provide vital information about medical issues that could pose a risk to your health and may help identify ways to prevent certain illnesses.
- Colonoscopy screening (with or without polyp removal)—one every 10 years, age 50 and older.
- Diabetes screening—to include one hemoglobin A1C test and one two-hour blood sugar test every three years for adults with medical indications, as recommended by the USPSTF.
- General health panel blood test—one annually.
- Complete blood count (CBC)—one annually.
- Educational classes and nutritional therapy—for self-management of diabetes, hyperlipidemia, hypertension, and obesity through a PPO provider.
- Routine hepatitis C virus infection screening—Covered at 100 percent for adults born between 1945 and 1965 and for adults at high risk.
- Lung cancer screening—one annual routine lung cancer screening with low-dose CT scan for adults 55 through 80 with a history of smoking is covered.
- Herpes Zoster (shingles) vaccine and the PPSV23 and PCV3 pneumococcal vaccine—as recommended by the CDC) from participating network retail pharmacies are covered.

A complete listing of High Option, Consumer Driven and Value Option Plan Adult Preventive Care benefits can be found in our official 2015 brochure. For High Option, please see Section 5(a), and for CDHP and Value Option, please see Section 5.

Note: The information in this article is only a summary of some of the NALC Health Benefit Plan benefits. Detailed information can be found in the NALC Health Benefit Plan’s official 2015 brochure (RI 71-009). All benefits are subject to the definitions, limitations, and exclusions set forth in the official brochure.

1. American Cancer Society
2. cancer.org/Cancer/BreastCancer/DetailedGuide/breast-cancer-key-statistics
3. cancer.org/Cancer/BreastCancer/DetailedGuide/breast-cancer-key-statistics