

No-cost preventive care:

5 Things HDHP Value plan members need to know

If you're covered by MIIP's high-deductible health plan (HDHP Value), it's important to be mindful of your health care spending. Fortunately, the HDHP Value plan has several great ways to save built into the plan, including no-cost preventive care* for you and your covered family members. Here's what you need to know about preventive care.

- 1**
It's different than diagnostic care.

With diagnostic care, your doctor treats a health condition or investigates your symptoms. But with preventive care, you and your doctor work together to prevent diseases before they start.
- 2**
It saves you money now.

When you receive ACA preventive care from an in-network provider, your costs are 100% covered by your HDHP Value plan, administered by Wellmark® Blue Cross® and Blue Shield®. You'll pay nothing out of pocket unless your doctor recommends follow-up treatment or lab work. [Learn more about what to expect](#) at your visit, including how to avoid surprise payments.
- 3**
It also saves you a lot of money down the road.

Preventive care protects you from diseases that are often chronic, painful and very expensive to manage. The care you get now can help you avoid years of discomfort and costly treatments.
- 4**
It's more than a doctor's visit.

The most common form of preventive care (and arguably the most important) is your annual physical. But your plan covers so much more for you and your dependents. Preventive care also includes physical and mental health screenings, immunizations, supplements, health counseling and more. You can [view the full list of covered services here](#).
- 5**
Your doctor is your partner in preventive care.

Not sure where to start with preventive care? Look to your personal doctor. They specialize in managing your long-term health, monitoring you for changes, and coordinating treatment should you ever need more extensive care. Don't have a personal doctor? You can search for an in-network provider at [Wellmark.com/finder](https://www.wellmark.com/finder).

Ready to save on care?

Schedule your no-cost annual physical with your personal doctor today, or visit [Wellmark.com/finder](https://www.wellmark.com/finder) to search for a provider who's right for you.

*As defined by the Affordable Care Act (ACA). When you see an in-network primary care provider (PCP), an annual physical exam is 100% covered. However, additional health care services may be provided when visiting your provider that may incur additional cost.

Wellmark Blue Cross and Blue Shield of Iowa and Wellmark Health Plan of Iowa, Inc. are independent licensees of the Blue Cross and Blue Shield Association. Blue Cross® Blue Shield® and the Cross and Shield symbols are registered marks of the Blue Cross and Blue Shield Association, an Association of Independent Blue Cross and Blue Shield Plans. Wellmark® is a registered mark of Wellmark, Inc. M-2821417 2/24

