

WELLNESS BENEFITS



Farm Credit
Foundations
Building Pathways

Administered through BlueCross BlueShield of Illinois

MAY 2008

It's Time to Learn More About Your Wellness Benefits

What are Wellness Benefits?

Wellness care benefits include physical exams (no limit on visits), diagnostic tests (lab and x-ray), eye exams (includes contact lens fitting and refractions) and hearing exams. Some examples of wellness care include:

- Physical exam
- Blood pressure screening
- Annual mammogram
- Clinical breast exam
- Annual pap smear
- Well-baby care
- Annual prostate exam
- Flu shot (influenza immunization)
- Annual fasting blood sugar test
- Annual cholesterol test
- Tetanus-diphtheria booster
- Wellness lab (blood & urine) testing

How are Wellness Benefits Paid?

Wellness benefits pay 100 percent of in-network eligible charges up to \$750 each year for wellness care services for each covered person.

This \$750 per person wellness care is not subject to your deductible or coinsurance. Wellness care charges in excess of the \$750 maximum will be applied to your deductible and coinsurance. In addition, the following wellness benefits are paid at 100 percent of in-network eligible charges and do not count toward the annual maximum:

- Sigmoidoscopy
- Colonoscopy
- Bone mineral density
- Immunizations any age (immunizations for foreign travel are not covered)

Common Wellness Questions

I had my annual check-up last July; do I have to wait until July 2008 for my next check-up?

No, you do not need to satisfy a 12-month period before your next check-up. Wellness benefits do not have a frequency requirement. You and your eligible dependents have \$750 to use for preventive exams (no limit to number of visits or frequency requirement).

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Filing Your Wellness Claims

- Remind your provider (doctors, labs, clinics, hospitals, etc.) to submit your claims with a preventive code.
- If you are having lab work or other preventive testing, those claims also need to be submitted with a preventive code.

Wellness Care vs. Routine Care

- Wellness care is meant to keep you healthy and help with prevention and early diagnosis.
- Routine checkups and charges for diagnosed conditions are not considered wellness charges and are subject to deductible and coinsurance.

Common Wellness Questions (cont.)

What happens if I get a billed for my annual check-up?

If you receive a bill from your provider for any charges from your annual check-up (i.e. lab work charges) - take action:

1. Call BlueCross BlueShield at 1-866-563-8366 and ask them to review your claim.
 - Was the claim submitted with preventive codes or diagnostic codes?
 - Did you hit the \$750 annual wellness maximum?
2. If your claim was submitted incorrectly, call your provider and ask them to resubmit the claim with preventive codes.
3. If you have a concern about the correct payment of your claim or difficulty with the above, contact Farm Credit Foundations at 1-800-892-7924.

Can I go to an out-of-network for my exams?

Wellness Benefits are available in-network and out-of-network. If you see an out-of-network provider, you may need to file your claim directly to BlueCross BlueShield of Illinois. In addition, you may be billed for the difference (balanced billed) for some of the services or procedures if the charges exceed negotiated network charges.

I was in for my annual check-up; during the visit, my doctor prescribed medication for a condition we discussed. Now, my office visit isn't covered under wellness. Is that correct?

Wellness Benefits cover routine and preventive services. If any other services are received during your annual exam the policy of many providers is to code the office visit as well as those particular services non-preventive. You should discuss this with your doctor or provider's business office.

Resources to Help You Manage Your Health

Health Risk Assessment

A health risk assessment (HRA) is an online questionnaire developed to give you an overview of your health risks and strengths. Health Risk Assessments are available at www.bcbsil.com (under BlueAccess).

24 / 7 Nurseline

A nurseline puts health information at your fingertips so you can get answers any time. A simple toll-free phone call puts you in touch with a caring nurse. For the BCBS of IL 24-hour nurse line, call 800-299-0274.

Other Wellness Resources

Our medical, prescription, dental and vision coverage websites all offer valuable information, resources and programs to help you manage your health.

- www.bcbsil.com
- www.caremark.com
- www.deltadentalks.com
- www.vsp.com