



The Power of Prevention

Your guide to annual wellness visits

At Concordia Plans, we believe prevention is the best path to lifelong health. Annual wellness visits can catch problems early – when they're easier to treat. This guide will help you know what's considered preventive care (covered at 100%), what isn't and how to get the most from your visit.



What's included in a preventive visit

- ✓ General health review
- ✓ Screenings (colon cancer, diabetes, prostate exam, blood work)
- ✓ Well-child exams & women's health
- ✓ Immunizations & health goals
- ✓ Depression & safety screening

Note: Preventive visits do not include treatment or evaluation of new or ongoing problems.

What's NOT covered as preventive care

Non-preventive care services, which are ordered or performed at a routine wellness care visit, are NOT considered under the preventive care benefit. Those services may be covered but will apply to your deductible or coinsurance. Examples include:

- > New symptoms: "I've been having chest pain lately..."
- > Chronic condition management: "Can you refill my diabetes medication?"
- > Injury evaluation: "My shoulder has been sore. Can you check it?"
- > Mental health concerns requiring diagnosis/treatment
- > Lab results that need follow-up outside of routine screenings

These types of examples indicate a more pressing issue. Schedule a separate appointment for special medical concerns for the appropriate care or use Concordia Health Plan telehealth services. Visit ConcordiaPlans.org/Telehealth.

Types of questions to ask your provider

- > What screenings do I need at my age?
- > How can I lower my risk for chronic disease?
- > Are my vaccinations up to date?
- > Is my blood pressure and cholesterol in a healthy range?
- > What lifestyle changes will improve my long-term health?

Must-do's for your visit

- > Call Quantum to confirm what's covered. Visit ConcordiaPlans.org/QuantumHealth.
- > Ask if blood work should be done beforehand.
- > Say at check-in: "This is my annual wellness visit. I'd like it billed as preventive only."
- > Bring a list of preventive questions.