

Visit www.mustbenefits.org
or call (800) 845-7283

This document is intended to provide a summary of Preventive Benefits available under the MUST plan. The Summary Plan Description and related amendments will supersede this general information with regard to individual participants' eligibility and benefits.



April 2009

*"An apple a day"
is good old-fashioned
advice for staying well.*



MUST plans focus on
your wellness with
**leading-edge
Preventive Benefits!**

Understanding preventive care

“Preventive care” means routine examination or treatment provided in the absence of any known illness or injury.

Tell your provider...

Your MUST medical plan includes coverage for preventive care. Talk to your provider to help ensure these services are billed with a preventive (rather than diagnostic) code.

However, please be aware that your health provider will make the final determination as to whether a service is considered preventive or diagnostic. Services submitted to MUST with an active illness diagnostic code will be paid under the Medical Benefit (not Preventive Benefit), and deductibles and co-payments may apply.

With MUST, there’s no reason to avoid your annual check-up or skip that flu shot...

All MUST plans cover a range of preventive services, with no deductible!

- **Many preventive services are covered at 100% up to a certain dollar limit.**
- **Other preventive services require only a 20% or 30% co-payment, depending on your plan.**

Highlights of the MUST Preventive Benefit are listed on the right. For more information, use the contacts listed below.



Want easy access to plan information and forms?

Visit the MUST Web site: www.mustbenefits.org

Need help understanding how a claim was paid?

Call MUST Claims: (800) 437-8500

Have a question about the Preventive Benefit?

Call MUST Administration: (800) 845-7283

Well-child care for children (first 36 months)

- Well-child exams following the American Academy of Pediatrics recommended schedule-of-visits.
- There is no deductible. *Pay only a co-payment* for well-child exams, blood tests, urinalyses, and recommended* immunizations received at the doctor’s office.
 - ▶ **Bonus:** Well-child immunizations received at any County Health Department are paid at 100%* – *no co-payment!*

Preventive benefits for participants 3 and older

- MUST pays up to a total of \$300 per Benefit Period (per covered member) with *no deductible and no co-payment*. Preventive services include, but are not limited to, an annual physical, routine diagnostic screening tests (blood tests, electrocardiogram, prostate exams, urinalysis, etc.), and recommended* immunizations.
 - ▶ **Bonus:** Immunizations received at any County Health Department are paid at 100% and *do not count toward the \$300 limit!*
- MUST pays up to **\$250** for a preventive mammogram, and 100% of lab charges for preventive pap tests (one test per Benefit Period).

Colon cancer prevention for participants 50 and older

- Fecal occult blood test paid at 100% (one screening test per year)
- Flexible sigmoidoscopy paid at 100% (one screening test every 5 years)
- Preventive colonoscopy (one screening test every 10 years) or virtual colonoscopy (one every 5 years). Preventive Benefit pays first \$1,000 of facility and physician charges. Remaining charges are processed under the medical benefit, subject to your plan’s deductible and co-payment amounts.

Diabetic education

- MUST pays up to \$250 for charges related to prescribed outpatient self-management education for treatment of diabetes. There is no deductible (except under the HSA-Qualifying High Deductible Health Plan) and no co-payment for this benefit.

* MUST allows all immunizations recommended by the Centers for Disease Control (CDC) for children or adults.