

## NOTICE

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.

## MUST CONTACTS

Web site: [www.mustbenefits.org](http://www.mustbenefits.org)

Claims: (800) 437-8500

General: (800) 845-7283

## FOR MORE INFORMATION

For more statistics, recommendations, and other preventive-medicine resources, visit the following Web sites:

- [www.cdc.gov/HealthyLiving/](http://www.cdc.gov/HealthyLiving/)
- [www.ahrq.gov/CLINIC/uspstfix.htm](http://www.ahrq.gov/CLINIC/uspstfix.htm)
- [www.prevent.org/content/view/12/6/](http://www.prevent.org/content/view/12/6/)

## DID YOU KNOW?

According to a report published by Partnership for Prevention (sponsored by the Centers for Disease Control and Prevention), preventive medicine rates-of-usage are much too low. The 2007 study showed, for instance, that

- 36,000 additional lives might be saved each year if we increased the number of adults who receive the annual influenza shot to 90 percent. On average, that number is closer to 37 percent.
- 14,000 additional lives would be saved each year if we increased the number of adults 50 and older who are up to date with colorectal cancer screenings to 90 percent. Today, that number is less than 50 percent.

But with MUST's leading-edge preventive benefits, you're free to take control of your health!



MUST is sponsored by  
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## Preventive Benefits



2010-2011

## UNDERSTANDING PREVENTIVE CARE

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

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Tell your provider...

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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.

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

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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 on the reverse side.

## 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.

## PREVENTIVE BENEFITS FOR MEMBERS THREE 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, Pap tests, urinalyses, etc.), and recommended immunizations.



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Bonus: Immunizations received at any County Health Department are paid at 100% – which means no co-payment! Plus, they won’t count toward the \$300 annual Preventive Benefit.

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- 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 Plan) and no co-payment for this benefit.

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