Using your preventive benefits

YOUR PREMERA BLUE CROSS PLAN PAYS IN-NETWORK PREVENTIVE SERVICES IN FULL

This document is a summary of preventive benefits covered by your health plan, and not a guarantee of benefits or coverage. Consult your benefit booklet for confirmation of benefits and coverage. Sign in to **premera.com/nordstrom** and go to the **Benefit Details** page, or call customer service at **844-566-6739 (844-56-NORDY) (TTY: 711)**.

Get no-cost preventive services when you see a provider in your plan's network. Preventive care services check your current health status when you are symptom-free. Getting timely preventive care is one way to detect potential health issues before they become serious.

Take advantage with these simple steps:

1. Schedule your annual exam and vaccinations with your provider right away.
2. When you make your appointment, be sure to tell the scheduler that you want a preventive exam.
3. Talk with your provider about preventive services that are right for you.

Keep in mind

Your provider may find a problem during your visit that needs more screening or tests to pinpoint an issue. They may also run further tests if you manage an ongoing health issue. Screenings and tests used to diagnose or monitor a condition are not preventive services and are subject to out-of-pocket costs. Recommended age and frequency of preventive services vary.

The preventive guidelines for adults, children, and teens can be found on the following pages. However, coverage for these services on your Premera Blue Cross plan for Nordstrom is not subject to age limitations, provided they are billed as routine, preventive services.

These services are based on guidelines required by state or federal law. The guidelines do change occasionally and come from:

- Services given an A or B grade recommendation by the U.S. Preventive Services Task Force
- Vaccinations recommended by the Centers for Disease Control and Prevention
- Screenings and other care for women, babies, children, and teens recommended by the Health Resources and Services Administration

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SERVICES, SCREENINGS, AND TESTS

Service	Additional details	Recommended as preventive for:
Wellness exams	Visits for routine wellness or physical exams	All individuals regardless of age
Abdominal aortic aneurysm	One-time screening	Men ages 65 to 74 who have ever smoked
Alcoholism screening and counseling		Adults 18 and older
Alcohol and drug use screening		Children under 18
Anemia screening		Children under 18
Autism screening		Children under 18
Behavioral issues		Children under 18
Bilirubin screening		Newborns through the 28th day
Birth control, contraception, and family planning	Visits for birth control devices and family planning; insertion or removal of IUD (intrauterine device), contraceptive implants, and injectable contraception. Requires a written prescription. Over-the-counter birth control (for example: condoms and sponges) does not require a written prescription. Certain birth control mobile apps are also covered. See benefit booklet for additional coverage detail.	All individuals regardless of age
Blood pressure screening		All individuals regardless of age
Body mass index (BMI)	Height, weight, and body mass measurements	Children under 18
Bone density (osteoporosis) screening		Women 18 and older
Breast and ovarian cancer (BRCA) genetic counseling and testing	Prior authorization for testing required; please contact customer service	Women 18 and older
Breast cancer (chemoprevention) counseling		Women 18 and older at higher risk
Breast cancer screening	**Screening mammography**	Adults 40 and older; sooner for those at higher risk
	Additional imaging such as MRI, ultrasound, or three-dimensional (3d) imaging	
	Pathology evaluation (biopsies and consultations)	
	Patient navigation services[1]	
Cervical cancer screening	Screening and patient navigation services[1]	Women ages 21 to 65: cytology (Pap test) every 3 years; ages 30 to 65: screening for human papillomavirus (HPV) every 5 years or combined HPV and cytology test every 5 years
Cervical dysplasia screening		Sexually active females under 18
Chlamydia infection screening		Women regardless of age and at higher risk; men regardless of age when taking PreP for HIV prevention
Cholesterol test		Adults of specific ages or those at higher risk

[1]Patient navigation services are designed to make healthcare easier to access for people with complex conditions like cancer, both in-person and virtually. These services include but are not limited to person-centered assessment and planning, healthcare access and health system navigation, referrals to support services (such as language translation, transportation, and social services), and patient education.

SERVICES, SCREENINGS, AND TESTS (continued)

Service	Additional details	Recommended as preventive for:
Colorectal cancer screenings	**Home tests:** fecal occult blood test (FOBT) and fecal immunochemical test (FIT) are covered in full. Cologuard (stool DNA) is subject to additional out-of-pocket costs.	Adults starting at ages 45 to 75; sooner than age 45 for those at higher risk of colon cancer
	Provider's office: sigmoidoscopy	
	Outpatient hospital, ambulatory surgical center: Colonoscopy (If your provider recommends a screening colonoscopy, costs for related services, like pre-colonoscopy consultation, anesthesia deemed medically appropriate by your provider, polyp removal, and pathology, are covered). Follow-up colonoscopy after a positive home test.	
Depression, anxiety, and suicide risk screening		All individuals from birth to 64
Developmental screening		Children under 18
Diabetes type 2 and prediabetes screening		Adults 18 and older
Domestic violence screening and counseling		All individuals regardless of age
Fall prevention	Physical therapy; contact customer service to see if coverage is provided for history of falls or mobility issues.	Adults 65 and older
Gonorrhea screening		Women regardless of age and at higher risk; men regardless of age when taking PreP for HIV prevention
Healthy eating assessment and dietary counseling		Adults 18 and older
Hearing screening		Children under 18
Hepatitis B screening		All individuals at higher risk
Hepatitis C screening		Adults 18 and older at higher risk
HIV (human immunodeficiency virus) infection screening		All individuals regardless of age at higher risk.
HPV (human papillomavirus) screening		Women 18 and older
Hypothyroidism	Congenital; lack of thyroid secretions	Children under 18
Latent tuberculosis infection screening and testing		All individuals regardless of age
Lead screening		Children under 18 at risk of exposure
Lipid disorders	Pertaining to cholesterol and triglycerides	Children under 18
Lung cancer screening	Prior authorization may be required; please contact customer service.	Adults ages 50 to 80 who have a 20 pack-year smoking history and currently smoke or have quit within the past 15 years.
Metabolic screening for newborns (such as PKU)	Phenylketonuria is an inherited metabolic deficiency	Newborns
Nicotine dependency screening and counseling	For quitting smoking or chewing tobacco	Adults 18 and older
Obesity screening and counseling for weight loss		All individuals regardless of age
Oral health risk assessment and fluoride varnish to primary teeth	Completed during routine physical exam	Children under 18
Perinatal/postpartum depression	Counseling interventions	Women 18 and older at higher risk

SERVICES, SCREENINGS, AND TESTS (continued)

Service	Additional details	Recommended as preventive for:
Pregnancy	**Anemia screening**	Individuals who are or may become pregnant
	Bacteriuria urinary tract infection screening	
	Blood pressure screening	
	Breastfeeding interventions to support and promote breastfeeding before and after childbirth	
	Breast pumps and supplies (single or double styles)	
	Chlamydia and gonorrhea screening	
	Gestational diabetes screening	
	Hepatitis B infection screening	
	Pre-pregnancy, prenatal, and postpartum visits	
	Rh (antibody) incompatibility testing	
	RSV (Respiratory Syncytial Virus) vaccine	
	Syphilis screening	
Prostate cancer screening	Prostate-specific antigen (PSA) blood test	Adults 18 and older
Sterilization		Women 18 and older
Sexually transmitted infection (STI) prevention counseling		Children under 18. Adults 18 and older at higher risk.
Sickle cell anemia and trait	Hemoglobinopathies	Newborns
Syphilis infection screening		Non-pregnant adolescents at increased risk for infection; women regardless of age and at higher risk; men regardless of age when taking PreP for HIV prevention
TB (tuberculin) testing		Children under 18
Unhealthy drug use screening	Screening refers to asking questions about unhealthy drug use, not testing biological specimens	Adults 18 and older
Vision screening		Children under 18

VACCINATIONS

Description	Recommended as preventive for:
Chicken pox vaccine (Varicella)	All individuals regardless of age
Covid-19 vaccine	All individuals regardless of age
DTaP vaccine (Diphtheria, tetanus, pertussis)	Children under 18
DTaP-IPV-Hib-HepB vaccine (Diphtheria, tetanus, pertussis, polio, Haemophilus influenzae type b, hepatitis B)	Children under 18
Flu vaccine (Influenza)	All individuals regardless of age
Hepatitis A vaccine	All individuals regardless of age
Hepatitis B vaccine	All individuals regardless of age
Hib vaccine (Haemophilus influenza type b)	Children under 18
HPV vaccine (Human papillomavirus)	All individuals regardless of age
IPV vaccine (Inactivated polio virus)	Children under 18
Meningitis vaccine (Meningococcal)	All individuals regardless of age
MMR vaccine (Measles, mumps, rubella)	All individuals regardless of age
Pneumonia vaccine (Pneumococcal)	All individuals regardless of age
Rotavirus vaccine	Children under 18
RSV vaccine (Respiratory Syncytial Virus)	Adults 60 and older; pregnant women; infants under 8 months, and infants ages 8 months to 19 months at increased risk.
Shingles vaccine (Herpes zoster)	Adults 50 and over; adults 19 and older at higher risk
Td vaccine (Diphtheria toxoids)	Adults 18 and older
Tdap vaccine (Tetanus, diphtheria, pertussis)	All individuals regardless of age

This is only a summary. For more specific information, visit: **healthcare.gov/coverage/preventive-care-benefits**
Immunization schedules: **cdc.gov/vaccines/schedules**