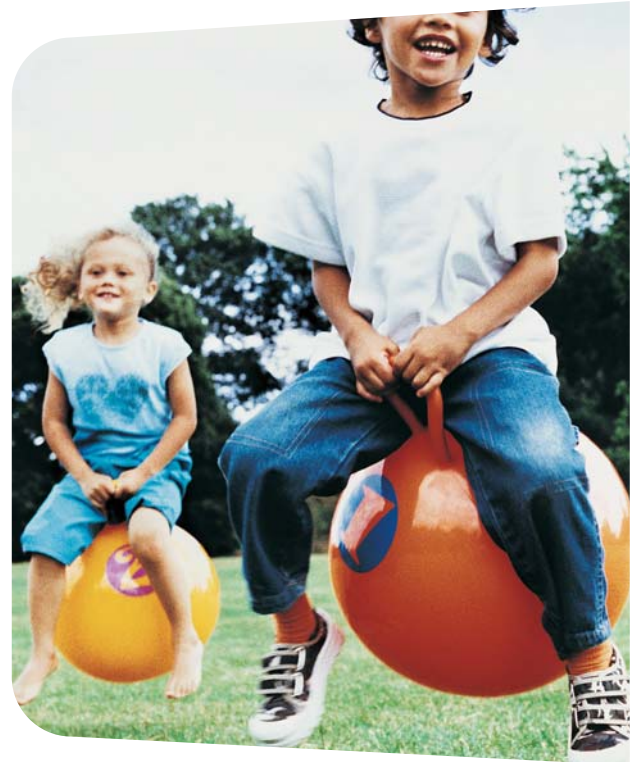




Preventive Care Summary



Lumenos Consumer-Driven Health Plans offered by BC Life & Health Insurance Company cover preventive services recommended by the U.S. Preventive Services Task Force, the American Cancer Society, the Advisory Committee on Immunization Practices (ACIP) and the American Academy of Pediatrics. The Preventive Care benefit includes screenings, immunizations and other services to detect medical conditions in advance and keep you healthier in the long run.

To encourage consumers to receive the appropriate preventive services, these services are covered at 100% when received from an in-network provider. Plan deductibles and health account dollars do not apply to these services. If preventive care services are provided by an out-of-network provider, then the plan deductible and out-of-network coinsurance responsibility will apply, and health account dollars may be used to cover these costs. If any of these services are received for diagnostic purposes, for example, a colonoscopy when symptoms are present, the appropriate plan deductible and coinsurance will apply and available account dollars may be used to cover costs.

To allow doctors to prescribe the preventive care services appropriate for the individual consumer, additional frequency and age restrictions do not apply to these preventive care services. Following is the list of covered preventive care services:

Well Baby and Well Child Preventive Care

Office Visits

Screening Tests including the following:

- Vision screening
- Hearing screening
- Screening for lead exposure
- Pelvic exam, Pap test and contraceptive management for females

Immunizations:

- Hepatitis A
- Hepatitis B
- Diphtheria, Tetanus, Pertussis (DtaP)
- Varicella (chicken pox)
- Influenza (flu shot)
- Pneumococcal Conjugate (pneumonia)
- Human Papilloma Virus (HPV)
- H. Influenza type b
- Polio
- Measles, Mumps, Rubella (MMR)
- Meningococcal Polysaccharide
- Rotavirus

Adult Preventive Care

Office Visits

Screening Tests including the following:

- Vision screening
- Hearing screening
- Cholesterol and Lipid level screening
- Blood Glucose test to screen for Type II Diabetes
- Prostate Cancer screenings including Digital Rectal Exam and PSA test
- Breast exam and Mammography screening
- Pelvic exam, Pap test and contraceptive management for females
- Screening for sexually transmitted diseases
- HIV test
- Bone Density test to screen for osteoporosis
- Colorectal Cancer screening including Fecal Occult Blood test, Barium Enema, Flexible Sigmoidoscopy and screening Colonoscopy
- Routine blood and urine screenings

Immunizations:

- Hepatitis A
- Hepatitis B
- Tetanus, Diphtheria (Td)
- Varicella (chicken pox)
- Influenza (flu shot)
- Pneumococcal Conjugate (pneumonia)
- Human Papilloma Virus (HPV)
- Measles, Mumps, Rubella (MMR)
- Meningococcal Polysaccharide
- Herpes Zoster (shingles)

If you have questions, please call toll-free 1-888-224-4911