SIHO INSURANCE SERVICES

2010 Preventive Health Benefits

A benefit guideline to ensure you and your family remain healthy.

Immunizations covered.	*Recommended Age*
DTP, DT or DTaP *or* DTP/HIB *or* DTaP/HIB (Diptheria, Pertussis, Tetanus)	• 2 months • 4 months • 6 months • 12 to 18 months • 4 to 6 years
DTaP-IPV (diptheria, pertussis, Tetanus/Polio)	• 4 to 6 years
DTaP	• Every 10 years after age 12
Td	• Every 10 years after age 12
Inactivated Polio Vaccine	• 2 months • 4 months • 6 to 18 months • 4 to 6 years
Rotavirus Vaccine	• 2 months • 4 months • 6 months
HIB (Hemophilius Influenza)	• 2 months • 4 months • 6 months • 12 to 15 months
Early Childhood Pneumococcal Conjugate Vaccine	• 2 months • 4 months • 6 months • 12 to 15 months
Hepatitis A	• 12 months to 19 years
Hepatitis B	• From Birth to 4 years • 5 to 17 years • From age 18 to 25 (for dependent children)
MMR (Measles, Mumps, Rubella)	• 12 to 15 months • 4 to 6 years *or* • Age 12
Chickenpox	• 12 to 15 months • 4 to 6 years • By the 13th birthday
Influenza Vaccine*	• 6 months to 18 years (yearly) • Every year after age 50
Meningococcal Vaccine	• 11 to 19 years
Pertussis Booster	• Age 12 to 18

* High Risk individuals may be immunized. Consult your physician regarding high risk populations.

Immunizations, exams and ancillary tests covered.	*Recommended Age - Frequency*
Cervical Cancer / Human Papillomarivus (HPV) Vaccine	• 9 to 26 years
Shingles Vaccine	• Once after age 60
Pneumococcal Vaccine*	• Every 5 years after age 50
UA (Urinalysis)	• 4 to 6 years • Between 12 to 16 years of age
Lipid Panel	• Once annually
Total Serum Cholesterol Screening	• Once annually
Blood glucose screening	• Once annually
Fecal Occult Blood Testing	• Every year starting at age 50
PSA	• Every year after age 50
PAP Smear/Thin Prep PAP Test	• Every year starting after age 18
Osteoporosis Screening (Bone Density)	• Every three years after menopause
The following procedures are covered under the Preventive Benefit if age/frequency criteria are met regardless of diagnosis.	
Mammography	• Baseline exam age 35 - 40 • Every 1 to 2 years, age 40 to 50 • Every year after age 50
Colonoscopy	• Every 5 years starting at age 50
Sigmoidoscopy	• Every 3 to 5 years starting at age 50

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Preventive Health Benefits

Covered charges include well baby care, regular periodic health evaluations for adults and children and routine immunizations.

Plan Benefits

Recommended Frequency of physician visits:

Infant (less than one year)

- Birth to 2 weeks, 2 months, 4 months, 6 months, 9 months

Early Childhood (age 1 to 4)

- 12 months, 15 months, 18 months, 24 months, 36 months, 48 months

Late Childhood/Adolescent (ages 5 to 17)

- Preventive visit every year

Young Adults (ages 18 to 50)

- Males - preventive visit every year
- Females - preventive and Gynecological visit every year

Older Adults (age 50 and beyond)

- Visits every year

UNDERSTANDING YOUR PREVENTIVE HEALTH BENEFIT

Your employer offers a comprehensive preventive health benefit package. You and your family should utilize this benefit regularly.

The SIHO preventive health benefit guidelines are developed and periodically reviewed by SIHO's Quality Management Committee, a group of local physicians and health care providers. The QMC reviews routine care services from the American Academy of Family Practice Standards, American College of OB/GYN Standards, Center for Disease Control Recommendations, American Cancer Society Recommendations, American Academy of Pediatric Standards and U.S. Preventive Services Task Force Recommendations. These recommendations were combined with input from local physicians and the standard Preventive Health Benefit was developed. These standards and recommendations are reviewed every one to two years, and the benefits are updated as needed.

Please note that your physician may recommend additional tests or screenings not included in this benefit. Routine screenings that are not listed in this brochure are generally not covered, and you may be financially responsible for those charges.

A screening procedure performed when there is a family history or personal history of a condition (and which does not fall within the listed age/ frequency criteria of the Preventive Health Benefit) will be covered under the major medical benefit.

Protect yourself physically and financially!
Understand and use your Preventive Health Benefit.