

Annual Preventive Care Benefit

The University provides an annual physical examination benefit (e.g., pap smear, PSA test, mammogram, urinalysis, blood test, office visit) capped at \$400 per person. Employees have a choice of options in receiving an annual physical exam:

1. If the annual physical is at Taylor Health & Wellness Center, the deductible is waived and the insurance pays 100% of the cost up to the allowed \$400.
2. If the annual physical is at a St. John's facility, the deductible is waived and the patient's responsibility is 20% up to the allowed \$400.
3. If the annual physical is at a non-network facility, the deductible must be paid and the patient's responsibility is 40% up to the allowed \$400.
4. For employees on the West Plains campus, the deductible is waived and the insurance pays 100% of the cost up to the allowed \$400 when they receive care from a network provider in the West Plains area.

Preventive Care as defined in the Group Medical Plan

Covered Charges under Medical Benefits are payable for routine Preventive Care as described in the Schedule of Benefits. Preventive care is intended to prevent the onset of an illness or a disease or to provide an early diagnosis of a medical condition which is not known or reasonably suspected by the Physician or patient. Preventive care includes routine, periodic or annual examinations, screening examinations, evaluation procedures and preventive medical care as determined appropriate by the Physician in consultation with the patient. It does not include treatment or services directly related to the diagnosis or treatment of a specific injury, illness or pregnancy-related condition.

Charges for Routine Well Adult Care

Routine well adult care is care by a Physician that is not for an Injury or Sickness for Covered Persons age 19 and older.