

# Wellness Care Tear-Off

Use this Wellness Care Tear-Off as a tool to reference when making an appointment for preventive care.

## Wellness Benefits Covered With All Three BCBS Plans!

Wellness benefits are paid at 100% of in-network charges up to a \$750 annual maximum.

- ▶ Wellness benefits are not subject to deductible
- ▶ Each covered person is eligible for wellness care benefits
- ▶ Eligible wellness benefits above the \$750 maximum are subject to deductible and coinsurance

Out-of-network wellness benefit charges are paid at 100% of the eligible charges (not subject to your deductible). You may however, be balanced-billed by your out-of-network provider for charges above the eligible reimbursements.

In addition, certain periodic procedures are covered at 100% (i.e., bone density testing, colonoscopy, etc). These procedures are not subject to your deductible or the \$750 annual maximum.

Check-ups and charges for diagnosed conditions are not considered wellness.



Farm Credit  
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*Building Pathways*

## Wellness Care Tip Card

Here are some key things to remember about your wellness benefits through Farm Credit Foundations.

1. When you schedule an appointment, be sure to specify it is for a wellness appointment.
2. You have \$750 available to use for routine or preventive exams, and lab work.
3. You do not have a copayment for routine or preventive exams and lab work.
4. Your preventive exams are not subject to frequency schedule.

For more information regarding your wellness benefits contact BlueCross BlueShield of Illinois at 1-866-563-8366.

[www.FarmCreditFoundations.com](http://www.FarmCreditFoundations.com)

Please detach this card and keep in a place you can easily refer back to, or bring with you to your wellness visit.

## Dear Doctor:

- Claims for office visit and lab work must be submitted with preventive codes to be covered under wellness.
- Routine wellness exams and lab work is covered at 100% up to a \$750 annual maximum.
- Wellness exams and lab work are not subject to frequency limitations.
- Periodic exams (i.e., bone density testing, colonoscopy, etc.) and procedures are covered at 100% (not subject to annual maximum), if requested due to family history or other factors requiring testing earlier than AMA age-related recommendations.
- Immunizations are covered at 100% and are not subject to annual maximum. Immunizations for foreign travel are not covered.
- Check-ups and charges for diagnosed conditions are not considered wellness.

## Examples of Wellness Preventive Care

- ▶ Routine Physical Exam
- ▶ Blood Pressure Screening
- ▶ Annual Mammogram and Clinical Breast Exam
- ▶ Annual Pap Smear
- ▶ Well Child Care
- ▶ Annual Prostate Exam
- ▶ Fasting Blood Sugar Test and Cholesterol Test
- ▶ Tetanus-Diphtheria Booster and Flu Shot
- ▶ Routine Lab (blood, urine) Testing

## Examples of Periodic Procedures

- ▶ Bone Density Test
- ▶ Sigmoidoscopy
- ▶ Colonoscopy
- ▶ Immunizations (except for foreign travel)

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## Issues Filing a Claim?

If you ever have any issues filing a medical claim, here are three steps to follow:

1. Call BlueCross BlueShield at 1-866-563-8366 and ask to review your claim:
  - **Was my claim submitted with preventive codes or diagnostic codes?**
  - **Have I reached my \$750 annual wellness maximum?**
2. If your claim was submitted incorrectly, call your provider and ask to have the claim resubmitted with the preventive codes.
3. If you have a concern about payment or the correct coding of your claim, contact Farm Credit Foundations at 1-800-892-7924.