

**UFCW UNIONS AND PARTICIPATING EMPLOYERS
ACTIVE HEALTH AND WELFARE PLAN**

ACA COVERED PREVENTIVE SERVICES

AS OF JANUARY 1, 2021

The following applies to participants in Shoppers Plan Y, Plan Y20, and Plan JSS2 only.

PREVENTIVE SERVICES

Preventive Services Benefit Overview

This Plan provides coverage for certain preventive services as required by the Patient Protection and Affordable Care Act of 2010 (ACA). Coverage is provided on an in-network basis only, with no cost sharing (for example, no deductibles, coinsurance, or copayments), for the following services:

- Services described in the United States Preventive Services Task Force (USPSTF) A and B recommendations,
- Services described in guidelines issued by the Advisory Committee on Immunization Practices (ACIP) of the Centers for Disease Control (CDC), and
- Health Resources and Services Administration (HRSA) guidelines including the American Academy of Pediatrics *Bright Futures* guidelines and HRSA guidelines relating to services for women.

In-network preventive services that are identified by the Plan as part of the ACA guidelines will be covered with no cost sharing. This means that the service will be covered at 100% of the Plan's allowable charge, with no coinsurance, copayment, or deductible.

If preventive services are received from a non-network provider, they will not be eligible for coverage under this preventive services benefit.

In some cases, federal guidelines are unclear about which preventive benefits must be covered under the ACA. In that case, the Plan will determine whether a particular benefit is covered under this preventive services benefit.

Dependent children will be provided the full range of covered preventive services applicable to them (e.g., for their age group) without cost sharing and subject to reasonable medical management techniques.

The following services/supplies are covered under the Plan's preventive services benefit with no cost sharing.

Covered Preventive Services for Adults

- One-time screening for abdominal aortic aneurysm by ultrasonography in men ages 65 to 75 years who have ever smoked.
- Unhealthy alcohol use screening and counseling. Screening and behavioral counseling interventions to reduce unhealthy alcohol use by adults ages 18 and older, including pregnant women, in primary care settings.
- Blood pressure screening for all adults age 18 and older. Blood pressure screening is not payable as a separate claim, as it is included in the payment for a physician visit.
- Cholesterol screening (lipid disorders screening) for adults ages 40 to 75 years.
- Colorectal cancer screenings using stool-based methods (such as, fecal occult blood testing), sigmoidoscopy, and colonoscopy for adults age 50 to 75, including bowel preparatory medications as required. The Plan will not impose cost sharing with respect to a polyp removal during a colonoscopy performed as a screening procedure. In addition, the Plan will not impose cost sharing with respect to anesthesia services, a pre-procedure specialist consultation, or a pathology examination on a polyp biopsy, performed in connection with a preventive colonoscopy when the attending provider determines such services to be medically appropriate for the individual.
- Depression screening for adults.
- Type 2 diabetes screening in adults age 40 to 70 who are overweight or obese, as part of cardiovascular risk assessment, with intensive behavioral counseling for those with abnormal blood glucose to promote a healthful diet and physical activity.
- Behavioral counseling for adults who are overweight or obese and are at higher risk for cardiovascular disease.
- Exercise interventions to prevent falls in community-dwelling adults age 65 or older who are at increased risk for falls.
- HIV screening for all adolescents and adults ages 15 to 65 and for younger and older individuals at increased risk.
- Obesity screening and counseling (or referral to counseling) for adults with a body mass index of 30 or higher (calculated as weight in kilograms divided by height in meters squared), including intensive, multicomponent behavioral interventions.
- Sexually transmitted infection (STI) prevention counseling for adults at higher risk.
- Syphilis screening for all adults at increased risk of infection.

- Tobacco use screening for all adults and cessation interventions for tobacco users. Cessation interventions are limited to two tobacco cessation attempts per year. A cessation attempt includes coverage for: (i) four tobacco cessation counseling sessions of at least ten minutes each (including telephone counseling, group counseling and individual counseling) without prior authorization; and (ii) all FDA-approved tobacco cessation medications (including both prescription and over-the-counter medications) for a 90-day treatment regimen without prior authorization when prescribed by a health care provider, without prior authorization.
- Counseling for young adults to age 24 who have fair skin about minimizing their exposure to ultraviolet radiation to reduce risk for skin cancer.
- Counseling for parents of young children about minimizing exposure to ultraviolet radiation for persons ages 6 months to 24 years with fair skin types to reduce their risk of skin cancer.
- Screening for hepatitis C virus (HCV) infection in persons at high risk for infection and a one-time screening for HCV infection in adults born between 1945 and 1965.
- Annual screening for lung cancer with low-dose computed tomography in adults ages 55 to 80 years who have a 30 pack/year smoking history and currently smoke or have quit within the past 15 years.
- Screening for hepatitis B virus infection in persons at high risk for infection.
- Intensive behavioral counseling interventions to promote a healthy diet and physical activity for adults who are overweight or obese and have additional cardiovascular disease risk factors.
- Screening for latent tuberculosis infection in populations at increased risk.
- Screening for unhealthy alcohol use in primary care settings in adults 18 years or older, including pregnant women, and providing persons engaged in risky or hazardous drinking with brief behavioral counseling interventions to reduce unhealthy alcohol use.
- [Pre-exposure prophylaxis (PrEP) with effective antiretroviral therapy to persons at increased risk of HIV acquisition.]

Important Note: This USPSTF recommendation is directed at clinicians, and the federal agencies have not yet issued guidance on whether health plans must provide the medication, *Truvada*, without cost sharing. Currently, there is no generic alternative to *Truvada*, which can cost over \$20,000 per person per year. A generic may become available prior to 2021. We recommend plan sponsors monitor this issue, wait to implement until required to do so and discuss this issue with Legal Counsel.

Covered Preventive Services for Women, Including Pregnant Women

- Well-woman office visits for women beginning in adolescence and continuing across the lifespan, for the delivery of required preventive services.
- Bacteriuria urinary tract or other infection screening for pregnant women. Screening for asymptomatic bacteriuria with urine culture for pregnant women is payable at 12 to 16 weeks' gestation or at the first prenatal visit, if later.
- Screening for preeclampsia in pregnant women with blood pressure measurements throughout pregnancy. Blood pressure screening is not payable as a separate claim, as it is included in the payment for a physician visit.
- Screening for women who have a personal or family history or an ancestry associated with breast, ovarian, tubal or peritoneal cancer with one of several screening tools designed to identify a family history that may be associated with an increased risk for potentially harmful mutations in breast cancer susceptibility genes (BRCA1 or BRCA2). For women with positive screening results, the Plan will cover, without cost sharing, genetic counseling and, if indicated after counseling, BRCA testing. Only women who have not been diagnosed with BRCA-related cancer are eligible for this benefit.
- Breast cancer screening mammography for women with or without clinical breast examination and with or without diagnosis, every 1 to 2 years for women ages 40 and older.
- Breast cancer preventive medication counseling for women at higher risk. The Plan will pay for counseling by physicians with women at high risk for breast cancer to discuss medications to reduce their risk.
- Lactation consultation and breast pumps:
 - In conjunction with birth, the Plan pays for comprehensive lactation support and counseling (including breastfeeding classes) by a Breastfeeding/Lactation Educator during pregnancy and/or in the postpartum period. A Breastfeeding/Lactation Educator is defined as a provider who is currently certified as a lactation consultant by the International Board of Lactation Consultant Examiners (IBLCE). If not IBLCE certified, the provider must be a licensed, registered, or certified health care professional with referenced experience and training in lactation management. Breastfeeding/Lactation Educators help mothers initiate or maintain lactation and provide assessment, planning, intervention, and evaluation for optimal breastfeeding, working in conjunction with the mother's physician, midwife and/or baby's pediatrician.
 - For the duration of breastfeeding, coverage is provided for rental or purchase of one standard manual or one standard electric breast pump (purchase price up to \$400) plus necessary breast pump supplies. The Plan does not cover hospital grade breast pumps (heavy-duty breast pumps designed for multiple users), or any

other lactation supplies, such as ointments, wipes, cleaning and storage supplies, nursing bras, or lactation pillows.

- Screening for cervical cancer every 3 years with cervical cytology alone in women ages 21 to 29 years. For women ages 30 to 65 years, screening every 3 years with cervical cytology alone, every 5 years with high-risk human papillomavirus (hrHPV) testing alone, or every 5 years with hrHPV testing in combination with cytology.
- Chlamydia infection screening for all sexually active non-pregnant young women ages 24 and younger, and for older non-pregnant women who are at increased risk, as part of a well woman visit. For all pregnant women ages 24 and younger, and for older pregnant women at increased risk, Chlamydia infection screening is covered as part of the prenatal visit.
- FDA-approved contraceptives methods, sterilization procedures, and patient education and counseling for women of reproductive capacity. FDA-approved contraceptive methods, including barrier methods, hormonal methods, and implanted devices, as well as patient education and counseling, as prescribed by a health care provider. The Plan may cover a generic drug without cost sharing and charge cost sharing for an equivalent branded drug. The Plan will accommodate any individual for whom the generic would be medically inappropriate, as determined by the individual's health care provider. Services related to follow-up and management of side effects, counseling for continued adherence, and device removal are also covered without cost sharing.

The Plan will cover at least one form of contraception in each of the following FDA-approved contraceptive methods with no cost sharing. This coverage includes the clinical services, including patient education and counseling, needed for provision of the contraceptive method:

- Sterilization surgery for women
- Surgical sterilization implant for women
- Implantable rod
- Intrauterine device (IUD) copper
- IUD with progestin
- Shot/injection
- Oral contraceptives (combined pill)
- Oral contraceptives (progestin only)
- Oral contraceptives extended/continuous use

- Patch
- Vaginal contraceptive ring
- Diaphragm
- Sponge
- Cervical cap
- Female condom
- Spermicide
- Emergency contraception (Plan B®/Plan B One Step®/Next Choice One Dose®)
- Emergency contraception (Ella®)

The Plan will utilize reasonable medical management techniques to control costs of this benefit, such as imposing cost sharing, including full cost sharing, on some items and services within each contraceptive method listed above. However, if an individual's attending provider recommends a particular contraceptive service or FDA-approved item based on a determination of medical necessity with respect to that individual, the Plan will cover that contraceptive service or item without cost sharing.

- Gonorrhea screening for all sexually active women ages 24 and younger and in older women who are at increased risk for infection, as part of a well woman visit or prenatal visit.
- Counseling for sexually active adolescents and adults who are at increased risk for sexually transmitted infections, once per year as part of a well woman visit.
- Counseling and screening for HIV, once per year as part of a well woman visit, and for pregnant women, including those who present in labor who are untested and whose HIV status is not known.
- Hepatitis B screening for pregnant women at their first prenatal visit.
- Screening for osteoporosis with bone measurement testing to prevent osteoporotic fractures in postmenopausal women younger than 65 years who are at increased risk of osteoporosis, as determined by a formal clinical risk assessment tool.
- Screening for osteoporosis with bone measurement testing to prevent osteoporotic fractures in women 65 years and older.
- Rh incompatibility screening for all pregnant women during their first visit for pregnancy related care, and follow-up testing for all unsensitized Rh (D) negative

women at 24 to 28 weeks' gestation, unless the biological father is known to be Rh (D) negative.

- Screening for gestational diabetes in asymptomatic pregnant women after 24 weeks of gestation and at the first prenatal visit for pregnant women identified to be at risk for diabetes.
- Tobacco use screening and cessation interventions for all women, as part of a well woman visit, and expanded counseling for pregnant tobacco users. For those who use tobacco products, interventions are limited to two tobacco cessation attempts per year. A cessation attempt includes coverage for: (i) four tobacco cessation counseling sessions of at least ten minutes each (including telephone counseling, group counseling and individual counseling) without prior authorization; and (ii) all FDA-approved tobacco cessation medications (including both prescription and over-the-counter medications) for a 90-day treatment regimen without prior authorization when prescribed by a health care provider, without prior authorization.
- Early screening for syphilis infection in all pregnant women.
- Screening and counseling for interpersonal and domestic violence, as part of a well woman visit.
- Depression screening for pregnant and postpartum women.
- Counseling interventions for pregnant and postpartum women at increased risk of perinatal depression.
- Screening for urinary incontinence annually.
- Screening for anxiety.
- Screening for diabetes after pregnancy in women with history of gestational diabetes who are not currently pregnant and who have not previously been diagnosed with type 2 diabetes.
- Screening for intimate partner violence (IPV) in women of reproductive age and provision of or refer to ongoing support services for women who screen positive.

Covered Preventive Services for Children

- Well baby and well child visits from birth through 21 years as recommended for pediatric preventive health care by "Bright Futures/American Academy of Pediatrics." Visits will include the following age-appropriate screenings and assessments:
 - Developmental screening for children under age 3, and surveillance throughout childhood
 - Behavioral assessments for children of all ages

- Medical history
 - Blood pressure screening
 - Vision screening
 - Hearing screening
 - Height, weight and body mass index measurements for children
 - Autism screening for children at 18 and 24 months
 - Alcohol and drug use assessments for adolescents
 - Critical congenital heart defect screening in newborns
 - Hematocrit or hemoglobin screening for children
 - Lead screening for children at risk of exposure
 - Tuberculin testing for children at higher risk of tuberculosis
 - Dyslipidemia screening for children at higher risk of lipid disorders
 - Sexually transmitted infection (STI) screening for sexually active adolescents
 - Cervical dysplasia screening at age 21
 - Oral health risk assessment
 - Depression screening for adolescents ages 12 to 18.
- Intensive behavioral counseling to prevent STIs for all sexually active adolescents.
 - Newborn screening tests recommended by the Advisory Committee on Heritable Disorders in Newborns and Children (such as hypothyroidism screening for newborns and sickle cell screening for newborns).
 - Counseling for children, adolescents, and young adults ages 6 months to 24 years who have fair skin about minimizing their exposure to ultraviolet radiation to reduce the risk for skin cancer.
 - Obesity screening for children and adolescents ages 6 years and older, and counseling or referral to comprehensive, intensive behavioral interventions to promote improvement in weight status.

- Screening for hepatitis B virus infection in adolescents at high risk for infection.
- HIV screening for adolescents ages 15 and older and for younger adolescents at increased risk of infection.
- Interventions, including education or brief counseling, to prevent initiation of tobacco use in school-aged children and adolescents.
- Application of fluoride varnish to the primary teeth of all infants and children starting at the age of primary tooth eruption through age 5 years.
- Syphilis screening for adolescents who are at increased risk for infection.
- For adolescents, screening and counseling for interpersonal and domestic violence.
- Vision screening at least once in all children ages 3 to 5 years to detect amblyopia or its risk factors.
- Anxiety screening for adolescent women.

Immunizations

Routine adult immunizations are covered for you and your covered eligible dependents who meet the age and gender requirements and who meet the CDC medical criteria for recommendation.

- Immunization vaccines for adults—doses, recommended ages, and recommended populations must be satisfied:
 - Diphtheria/tetanus/pertussis
 - Measles/mumps/rubella (MMR)
 - Influenza
 - Human papillomavirus (HPV)
 - Pneumococcal (polysaccharide)
 - Zoster
 - Hepatitis A
 - Hepatitis B
 - Meningococcal

- Varicella
- COVID-19 (effective 15 business days after the issuance of the recommendation)
- Immunization vaccines for children from birth to age 18—doses, recommended ages, and recommended populations must be satisfied:
 - Hepatitis B
 - Rotavirus
 - Diphtheria, Tetanus, Pertussis
 - Haemophilus influenzae type b
 - Pneumococcal
 - Inactivated Poliovirus
 - Influenza
 - Measles, Mumps, Rubella
 - Varicella
 - Hepatitis A
 - Meningococcal
 - Human papillomavirus (HPV)
 - COVID-19 (effective 15 business days after the issuance of the recommendation)

Preventive Medications

- Oral fluoride supplements for preschool children older than 6 months whose primary water source is deficient in fluoride.
- Folic acid supplements containing 0.4 to 0.8 mg for women planning or capable of pregnancy.
- Prophylactic ocular topical medication for all newborns for the prevention of gonorrhea.

- For women at increased risk for breast cancer and at low risk for adverse medication effects, risk-reducing medications such as tamoxifene or raloxifene or an aromatase inhibitor.
- Aspirin (low dose) as a preventive medication after 12 weeks of gestation in women who are at high risk of preeclampsia.
- Low-dose aspirin for the primary prevention of cardiovascular disease and colorectal cancer in adults ages 50 to 59 years who have a 10% or greater 10-year cardiovascular disease (CVD) risk, are not at increased risk for bleeding, have a life expectancy of at least 10 years, and are willing to take low-dose aspirin daily for at least 10 years.
- Low- to moderate-dose statin preventive medications for the prevention of cardiovascular disease events and mortality in adults ages 40 to 75 without a history of cardiovascular disease (i.e., symptomatic coronary artery disease or ischemic stroke) who have 1 or more cardiovascular disease risk factors (i.e., dyslipidemia, diabetes, hypertension, or smoking) and a calculated 10-year risk of a cardiovascular event of 10% or greater.

Over-the-counter preventive medications require a written prescription from your physician.¹

Office Visit Coverage

Preventive services are paid for based on the Plan's payment schedules for the individual services. However, there may be limited situations in which an office visit is payable under the preventive services benefit. The following conditions apply to payment for in-network office visits under the preventive services benefit. Non-network office visits are not covered under the preventive services benefit under any condition.

- If a preventive item or service is billed separately from an office visit, then the Plan will impose cost sharing with respect to the office visit.
- If the preventive item or service is not billed separately from the office visit, and the primary purpose of the office visit is the delivery of such preventive item or service, then the Plan will pay 100 percent for the office visit.
- If the preventive item or service is not billed separately from the office visit, and the primary purpose of the office visit is not the delivery of such preventive item or service, then the Plan will impose cost sharing with respect to the office visit.

For example, if a person has a cholesterol-screening test during an office visit, and the doctor bills for the office visit and separately for the lab work associated with the cholesterol-screening test, the Plan will require a copayment for the office visit but not for

¹ A prescription is no longer required for reimbursement of over-the-counter drugs. The ACA required a prescription for plans to pay for over-the-counter drugs and medications. The CARES Act repealed that provision of the ACA. The Plan must decide whether it will continue to require a prescription for over-the-counter drugs.

the lab work. If a person sees a doctor to discuss recurring abdominal pain and has a blood pressure screening during that visit, the Plan will charge a copayment for the office visit because the blood pressure check was not the primary purpose of the office visit.

Well child annual physical exams recommended in the Bright Futures Recommendations are treated as preventive services and paid at 100%. Well woman visits for women beginning in adolescence are also treated as preventive services and paid at 100%.

Preventive Services Coverage Limitations and Exclusions

- Preventive services are covered when performed for preventive screening reasons and billed under the appropriate preventive services codes. Services covered for diagnostic reasons are covered under the applicable benefit, not the preventive services benefit.
- Services covered under the preventive services benefit are not also payable under other portions of the Plan.
- The Plan will use reasonable medical management techniques to control costs of the preventive services benefit. Specifically, the Plan will only cover the most cost-effective test methodology that is medically appropriate for the patient for all preventive tests and services on this list. The Plan will also establish treatment, setting, frequency, and medical management standards for specific preventive services, which must be satisfied in order to obtain payment under the preventive services benefit.
- Immunizations are not covered, even if recommended by the CDC, if the recommendation is based on the fact that some other risk factor is present (e.g., on the basis of occupational, lifestyle, or other indications). Travel immunizations, e.g., typhoid, yellow fever, cholera, plague, and Japanese encephalitis virus) are not covered.
- Examinations, screenings, tests, items or services are not covered when they are investigational or experimental, as determined by the Plan.
- Examinations, screenings, tests, items, or services are not covered when they are provided for the following purposes:
 - When required for education, sports, camp, travel, insurance, marriage, adoption, or other non-medical purposes;
 - When related to judicial or administrative proceedings;
 - When related to medical research or trials, except to the extent the Plan is required by law to cover the examination, screening, test, item, or service; or
 - When required to maintain employment or a license of any kind.

- Services related to male reproductive capacity, such as vasectomies and condoms, are not covered.