



Just checking in.

Keep up with your health by scheduling your next
annual preventive exam.



Why is preventive
care important?

What's the role of
my doctor?

How can I
prepare?

Learn more
inside!



How's your health?

If you were to look back on your health, would you make any changes?

Even if you're feeling fine, now's a great time to check in on your health — by checking in with your doctor. Understanding your current health and what your future may hold is the most reliable way to stay ahead of potential concerns. It's also an easy way to make use of your health insurance benefits. And why wouldn't you? Your Wellmark® Blue Cross® and Blue Shield® plan covers basic preventive care every year.* Your check-in is an opportunity to:

- ✓ Get personalized care from a doctor you trust
- ✓ Screen for indicators of chronic health conditions
- ✓ Discuss health history and risks
- ✓ Review and renew immunizations

Plus, you'll be better prepared to live longer and be healthier and happier.

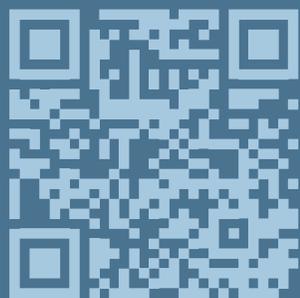
It's up to you to check in.

Read on to learn all about the importance of scheduling your annual preventive exam, the role of your doctor, how to prepare and what to expect while you're there. Then, explore more Wellmark resources to make your check-in count now and in years to come.

* Basic preventive exams are covered 100% by your health plan when performed by an in-network doctor. [View a full list](#) of ACA preventive services.

**Been a while since you've checked in?
No problem.**





Reach out to your doctor to schedule your annual preventive exam, or find an in-network provider at [Wellmark.com/Find-Care](https://www.wellmark.com/Find-Care).



“I only go to the doctor when I feel sick.”

Sound familiar?

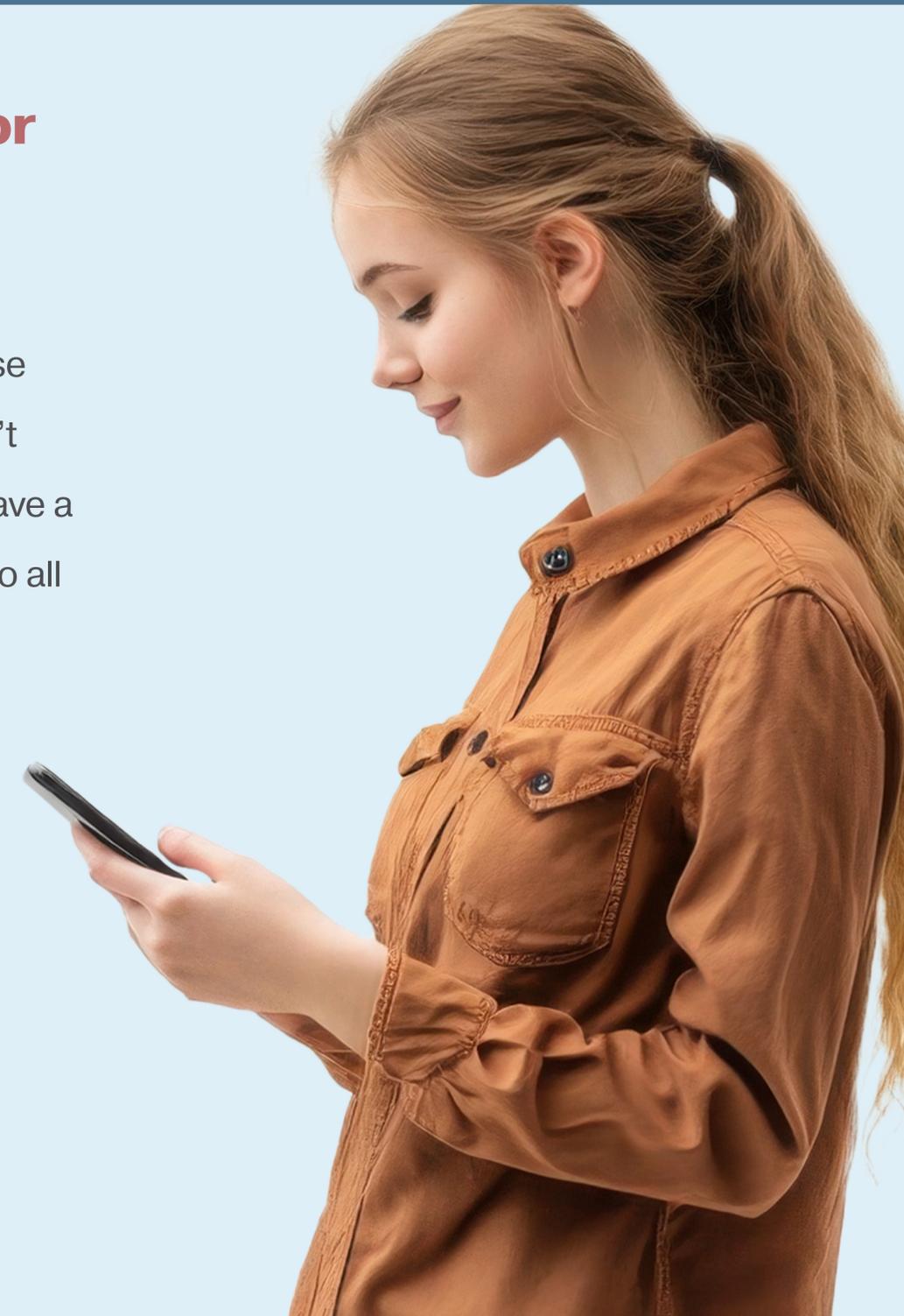
Walk-in clinics and emergency rooms have their time and place. But if you're waiting to go to the doctor until symptoms appear or become too much to bear, the cost of those as-needed visits can add up.

At an annual preventive exam, a primary care provider (PCP) performs basic screenings and can alert you to anything to keep an eye on, no matter how minor, before it becomes a bigger problem. That means fewer health surprises, greater quality of life and a lower cost of care overall. And, because they're covered under your Wellmark health plan, you have every reason to go each year.

What about my health tracker or fitness device?

If you have one, great! You can, and should, use it to monitor your health. But keep in mind that while these devices can offer helpful data and insights, they can't perform the same screenings, diagnose illness or have a real conversation about your health. Your PCP can do all that and more.

Speaking of insights ...



**5 of the top 10
leading causes of death in
the U.S. are, or are
strongly associated with,
preventable and treatable
chronic diseases.**

Source: CDC, "Chronic Disease Prevalence in the U.S.," 2024.



**One visit can make all
the difference.**

Here's the key takeaway: Early detection of chronic conditions can lead to faster treatment that helps lessen negative effects and control the outcomes of serious illness.

Avoid surprises



What could this cost?

Good news — many preventive services won't cost you a thing.

The Affordable Care Act (ACA) ensures [specific preventive services](#) are offered with no cost share, including a basic annual preventive exam. To avoid unexpected billing, your exam:

- ✓ Must be performed by an in-network provider
- ✓ Must be filed by your doctor as preventive care
- ✓ Must only include covered benefits as defined by the ACA

Keep in mind that your employer may cover additional preventive services, including labs. Read your plan documents to explore what benefits are available specifically to you, and then learn more by reading these [frequently asked questions](#).

... but there are some exceptions.

Any services provided that aren't defined as ACA preventive care may be billed as part of an office or medical visit. For example, you may be billed if:

- ✓ You discuss a specific symptom or health concern
- ✓ You discuss medications or prescriptions
- ✓ A diagnosis leads to additional tests or treatment

It's always a good idea to listen to your doctor.

Even if some services have a cost share, consider their value to your overall health (and the convenience of getting them out of the way while you're there!).

Do your homework





You can always discuss options with your provider and use Wellmark's Cost Estimator tool at myWellmark.com before making any decisions about your care.



Why should I check in now?

You won't just feel good about using your Wellmark health benefits ...

You'll also get a better idea of your current health and be ahead of the game when it comes to avoiding future concerns.

Even if you haven't been in a while, getting back on track is easy. Most annual preventive exams only take about an hour, and the health information you walk away with could be eye-opening — or even lifesaving. Here's everything you get when you check in.

✔ You get an indication of your risks

Your visit includes basic screenings which can help determine your risk for serious health conditions. The results can be used to create a road map for your healthy future, allowing you to make any necessary changes early on.

✔ You get personalized advice from a doctor who knows your health history

A PCP, also called a personal doctor, gets to know you and your health over time. It's easy to find an in-network PCP at [Wellmark.com/Find-Care](https://www.wellmark.com/Find-Care). And if you have a reason to go to them other than annual care, your PCP will still be ready to help with all of your health history on file.

✔ You get care specific to you

Everybody's health is unique. Some conditions become more likely to appear over time, so it's important to keep up with your health screenings year after year.

Want to know more?





Wellmark's *Blue*SM Magazine has a wealth of information to help you maximize the value of your visit. Visit [Wellmark.com/Blue](https://www.wellmark.com/blue).



Checking in is easy.

Now's the perfect time to do it.

Follow these steps to plan your visit, prepare, and ensure you (and your doctor) are ready to make the most of it.

Step one: Find a primary care provider

- ✓ Register or log in at [myWellmark.com](https://mywellmark.com)
 - ✓ If this is your first time logging in, you may be prompted to search for and select a PCP if you haven't already done so
- ✓ Members can also search for in-network providers at Wellmark.com/Find-Care

Step two: Schedule your visit

- ✓ Find your Wellmark insurance card and have your plan details ready
- ✓ Schedule your appointment by calling your provider's office or using their online scheduling tool, if available
- ✓ Note the date, time and location of your appointment, and your doctor's name — write it all down, put it on your calendar or create a reminder on your phone

Step three: Think about your health

- ✓ Consider which covered preventive services and immunizations are recommended for your age and gender
- ✓ Be ready to answer any questions about your lifestyle and family health history
- ✓ Note any additional health questions or symptoms you'd like to address

Get organized





The pre-visit checklist can help you recall important health information to ensure you and your doctor don't miss anything while you're there.



What to expect during your appointment.

Your annual preventive exam is tailored to you.

Everyone's health is different. Your appointment includes basic preventive services, but if needed, it's also a convenient opportunity to receive additional tests or treatment as an investment in your long-term health.

When you arrive:

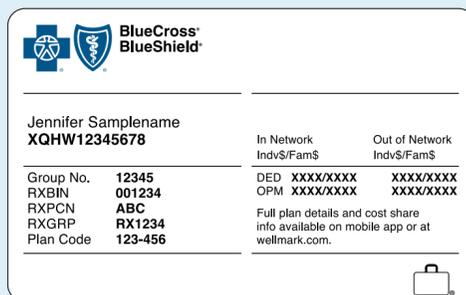
If this is your first time using this provider, they may ask you to provide some information in-person or online before your appointment. Have your Wellmark insurance card with you, or you can find a copy on [myWellmark.com](https://www.mywellmark.com).

While you're there:

A nurse or your doctor will gather some basic information, such as your height, weight and blood pressure. When your PCP arrives, they'll ask a few questions about you and your health history. Then, they'll check in on your:

- ✓ Eyes, ears, heart and lungs
- ✓ Mental health and social factors
- ✓ Biometric screenings (as needed)
- ✓ Immunizations (as needed)

Depending on your age, gender, lifestyle and family history, your PCP will know to perform or recommend additional screenings. If they diagnose something other than preventive care, you may be billed for a medical visit, which could lead to out-of-pocket costs — but they should discuss it with you first.



Your Wellmark card has important information including your health plan network, member number and group number.



Last but not least ...

Not so fast!

Your next annual preventive exam isn't until next year, so cover your bases before you leave.

Ask any remaining questions and voice any lingering concerns to your doctor. Your annual screening is a chance to have an honest conversation about your health. It's always confidential, and they have your long-term health and happiness in mind; there's no judgment here.

Be sure to understand where and when you'll receive results, for example, whether they will be mailed, emailed or be posted on their provider app or patient portal. Then, ask your provider how to best follow up with questions you may have.

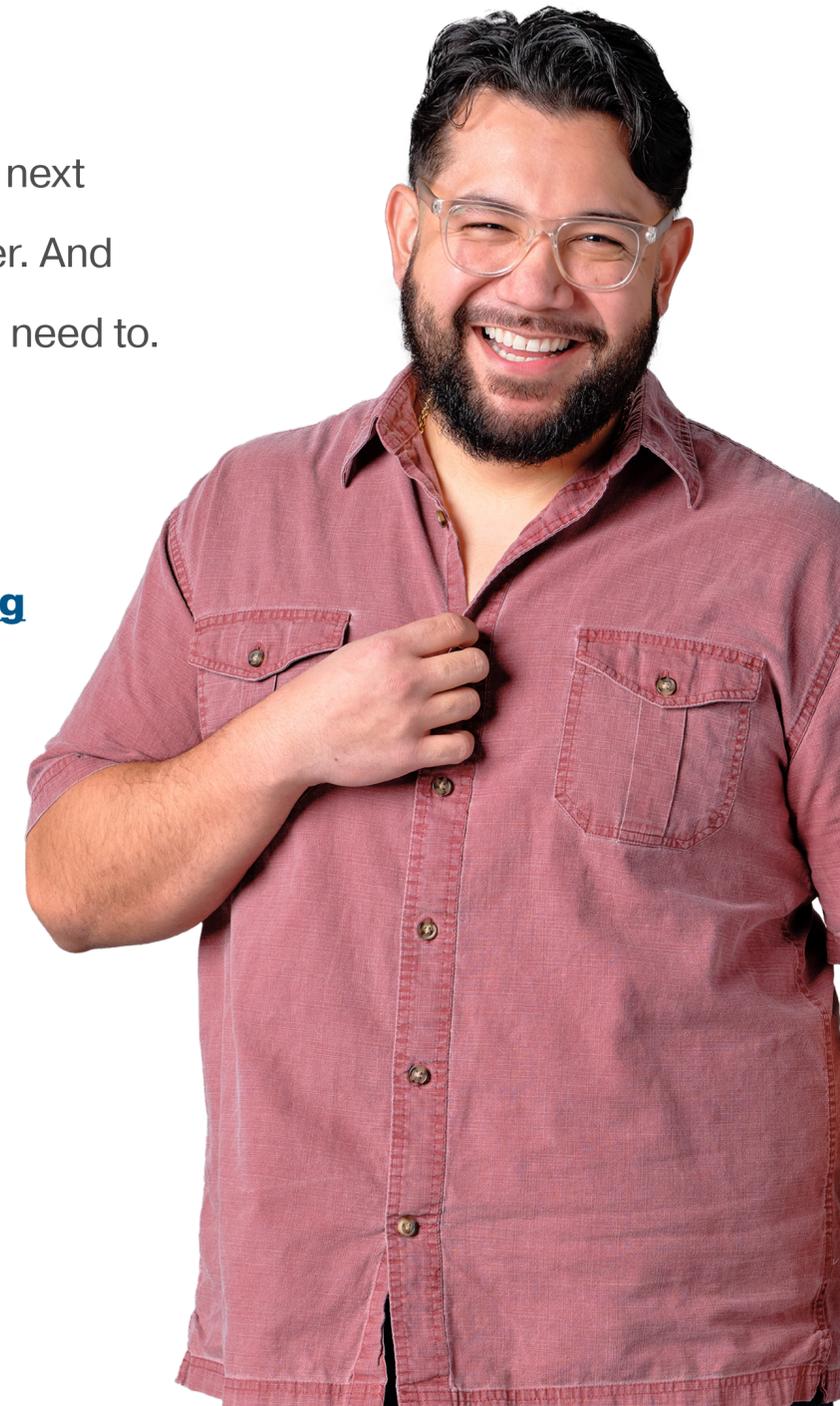
Same time next year?

Now's the perfect time to schedule your next annual visit and set or request a reminder. And don't worry — you can reschedule if you need to.

Dive deeper

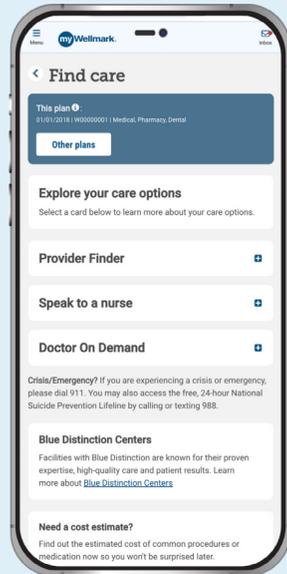
Use [Wellmark's biometric screening guide](#) to learn about different elements of your health and how to interpret your results.

Take control of your health



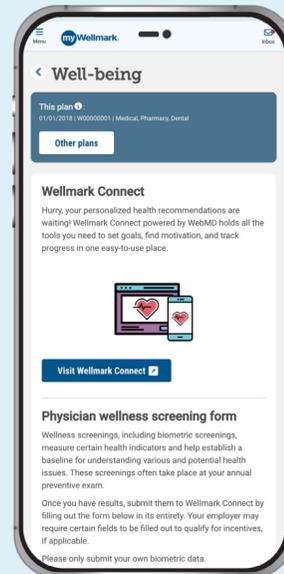
Check an annual preventive exam off your list!

Want to learn more about your annual preventive exam and your other Wellmark health care benefits? Here are some great tools to keep you happy, healthy and in the know.



myWellmark®

With [myWellmark.com](https://mywellmark.com), you can search for and assign an in-network provider, access your ID card, view your claims and coverage details, track and estimate health care costs, and more.



Wellmark Connect powered by WebMD®

Take a little time to complete the Wellness Assessment and enter your biometric screening results within Wellmark Connect. You can track your results year after year and get

personalized health tips and insights to help you reach your wellness goals.

Log in to [myWellmark.com](https://mywellmark.com), select the **Well-being** tab, and then click **Enter Wellmark Connect** to get started.

BeWell 24/7®

Have questions about your annual preventive exam, or your health in general? Get the answers you need by calling [BeWell 24/7](tel:84484BEWELL) (844-84-BEWELL), a registered nurse helpline for health-related questions, free for Wellmark members.

Schedule your next visit today!





Check in with your doctor for an annual preventive exam once per year. Remember, it's easy to find a primary care provider at [Wellmark.com/Find-Care](https://www.wellmark.com/Find-Care).





Check in on someone else.

If you find this guide helpful, pass it along!

Reach out to someone you care about to check in and make sure they're taking advantage of their own annual preventive exam benefit.



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