Wellness



What does wellness mean?

The active process of becoming aware of and making choices toward a healthy and fulfilling life.

Most individuals do not know most group health plans cover preventive/routine services at 100% (when incurred through an in-network provider). As such, many individuals are not getting their wellness exams on an annual basis.

Preventive/Routine care

Health care reform/Affordable Care Act (ACA) requires most plans cover preventive/routine, as recommended by the U.S. Preventive Care Task Force, at 100% when services are rendered at an in-network provider.

- Contact Auxiant to confirm your benefits.
- Confirm your providers are in-network through the PPO.
- Be sure to notify your doctor you're going in for your annual preventive wellness exam, and if you are having laboratory work done, confirm they are coding the claims as preventive/routine services, so they are covered at 100%. This includes preventive/routine mammograms, and colonoscopies.

  Note- if you have an underlying health condition or are diagnosed with an illness, and you're seeking services related to an illness/injury, those services are not preventive/routine services and will be covered as any other service under the plan, not preventive/routine.

Services typically covered at 100%:

- Annual exams
- Annual labs (such as screening for cholesterol, high blood pressure, etc.).
- Flu vaccinations
- Mammograms
- Routine colonoscopy

Be prepared when scheduling your services.

- Flu vaccinations – These may be available through your medical provider, or through a retail pharmacy.
    - While these may be available at $0.00 cost to you, shopping for the lowest cost, will help you manage your plans overall costs.
- Mammograms
    - Ask your provider how they will bill if they detect something that requires further tests. Will they bill the claim as a preventive/routine, or will they bill the service as diagnostic/illness.
        - Some providers will bill the service as diagnostic, in which case co-pay, deductible, and/or coinsurance may apply.
- Routine colonoscopies
    - Ask your provider how they will bill if they detect polyps. Will they bill as a preventive/routine, or will they bill the service as diagnostic/illness.

Please contact Auxiant to verify which services under the preventive/routine benefit are covered at the 100% benefit level.