



Simplot

BENEFITS FOR THE WHOLE YOU

FAQs

Preventive services

How do I know which preventive services I qualify for this year?

ALL adults are eligible to receive a preventive annual adult physical exam with a PCP and a semi-annual preventive cleaning visit with a dentist (if you enroll in the Simplot Dental Program). Some adults may be eligible for more than one type of preventive exam in a year based on age and gender. If you're not sure what you're eligible for, contact your PCP.

Do I have to pay for the preventive service?

No. Qualified preventive service visits performed by an in-network provider are covered 100 percent by the Simplot Medical Program. Your PCP is aware of which visits qualify. When you schedule your appointment, be clear that you are coming in for a preventive screening, so your visit is coded properly. If you receive any non-preventive services during your preventive appointment, such as diagnostic lab testing, you'll have to pay a deductible or copay.

What if I don't qualify to receive a preventive service? How do I earn the HSA wellness contribution?

ALL individuals, regardless of medical condition or age, can participate in a preventive annual physical exam. The content of your exam will be tailored to your personal situation. Meeting with a trusted provider at least once a year is a good health habit.

What if I just had my annual preventive service late last year? Do I have to wait a full 12 months before I can have another one?

No. The Simplot Medical Program resets each year on January 1. The plan pays for qualified preventive exams within that calendar year, regardless of how much time has elapsed since the same exam in a prior year (though your provider may want a certain amount of time to elapse between exams). As a reminder, you must meet the age and gender requirements before receiving certain preventive services. For example, a colorectal cancer screening is only paid for individuals who are age 50 or older, so the plan would not pay for that screening until on or after your 50th birthday.

Can I have more than one preventive service in a calendar year if I am due for more than one (e.g., annual exam and mammography or colorectal screening)?

Yes. You should obtain ALL preventive services recommended for your age and gender in a calendar year, and they will be paid by the plan. However, only the first preventive claim processed from the eligible list will qualify for the HSA contribution. Each person may only receive one HSA contribution per year for completing preventive services.

What if I choose not to get my preventive exam this year, or I can't complete it by October 31?

Then you will not be eligible to receive the HSA wellness contribution.

Can I use a Catapult VirtualCheckup instead of an onsite annual preventive visit to earn the HSA wellness contribution?

Yes. A Catapult VirtualCheckup qualifies as an annual preventive service, which satisfies one of the two activities for earning the HSA wellness contribution, if completed before October 31. Checkups requested after October 1 may not be completed by the October 31 HSA wellness contribution deadline.

What happens if my provider doesn't code my appointment as preventive?

When you book your appointment, it's important that you specify it's for preventive services. It's wise to also confirm the provider understands it is a preventive visit before your visit starts. If your provider still codes the service as something other than preventive, it is up to you to work that out with your provider. Blue Cross of Idaho and Simplot cannot direct providers how to code a service. Any service that is not coded as preventive will not count for the HSA wellness contribution, since we are using claims data to determine you completed this requirement.

What if I get my exam done by October 31, but the provider doesn't submit my claim to Blue Cross of Idaho by October 31?

It is wise to schedule your preventive appointment to occur well before October 31 to avoid any uncertainty about meeting deadlines. However, if you are concerned you are getting close with your appointment date, you should confirm with your provider when they will submit the claim. Claims must be submitted by the provider no later than October 31 to qualify for the HSA wellness contribution.

Do I have to turn in any paperwork to prove I completed my preventive appointment?

No. Because Blue Cross of Idaho pays all claims, they will know when a qualifying preventive exam has occurred.

I did not enroll in the Simplot Dental Program. If I visit a dentist for a semi-annual preventive cleaning, can I submit proof of the appointment to have it count as my preventive exam for purposes of getting the HSA wellness contribution?

No. You must be enrolled in the Simplot Dental Program for a dental cleaning to qualify for the HSA contribution.