

Preventive Services & Wellness Contribution

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

A: ALL adults are eligible to receive an annual physical exam and other preventive services associated with their age and gender with a health care provider and a semi-annual preventive cleaning visit with a dentist (if enrolled in the Simplot Dental Program). If you're not sure what you're eligible for, contact your provider.

Q: Do I have to pay for the preventive service?

A: No. Qualified preventive service visits performed by an in-network provider are covered 100 percent by the Simplot Medical Program. Your provider 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 coinsurance.

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

A: 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.

Q: 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?

A: 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.

Q: 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)?

A: 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.

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

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

Frequently Asked Questions – Preventive Services & Wellness Contribution

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

A: Yes. A **Catapult Health VirtualCheckup** qualifies as an annual preventive service. This can take up to 30 days to complete, so checkups requested after October 1 may not be completed by the October 31 HSA wellness contribution deadline.

Q: What preventive services qualify for the wellness incentive?

A: The following visits (based on age and gender requirements) count towards your wellness incentive:

- Annual adult physical exam
- Colorectal cancer screening
- Cervical cancer screening (Pap smear or equivalent)
- Breast cancer screening (mammogram)
- Lung cancer screening
- Annual exam using **Catapult Health VirtualCheckup**
- Dental semi-annual preventive cleaning visit (Simplot Dental Program enrollment required)

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

A: When you book your appointment, it's important that you specify it's for preventive services. You should also confirm that 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.

Q: 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?

A: 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. Simplot receives claims data from Blue Cross of Idaho monthly. Any claims processed and reported on the November and December report will be eligible for the incentive.

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

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

Frequently Asked Questions – Preventive Services & Wellness Contribution

Q: 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?

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

Q: How long does it take to receive the HSA wellness contribution?

A: Please allow 8-10 weeks for Blue Cross of Idaho to process your claim. Blue Cross of Idaho provides Simplot a monthly report of complete preventive exams. Once you are listed on this report and it is verified you have completed both steps, the HSA deposit will be made to your HealthEquity account. Please note the contribution is not automatic and will be processed as soon as administratively possible.

Q: Do I have to be actively employed to get the HSA wellness contribution deposit?

A: Yes. The deposit is processed at the time Simplot receives confirmation both steps are complete. If your employment is terminated at the time of processing, you will not get the deposit.