

# I N N O V A T I V E   B E N E F I T S



NO COPAYMENTS FOR PREVENTIVE CARE

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Staying healthy involves commitment – to eating right, staying active, and scheduling regular check-ups with your doctor. At HNE, we want to help you keep that commitment. That’s why we no longer require a copayment for most in-plan preventive care services. HNE covers these services 100% - you pay nothing.

## What is preventive care?

Preventive care includes periodic health evaluations, like annual physicals. It does not include services to treat an existing illness, injury, or condition.

The health care industry defines preventive care based on medical guidelines and research. Medical guidelines provide information about appropriate care and treatment. Guidelines also indicate things you can do to stay healthy and prevent illness, like having an annual physical exam. HNE used these guidelines to identify which services don’t require a copayment.

## What services don’t require a copayment?

- Routine Prenatal and Well-child Care
- Adult Routine Annual Exams
- Child and Adult Immunizations
- Annual OB/GYN Exams
- Annual Routine Vision Exams

As a reminder, for plans with a deductible, these in-plan services will not apply to the deductible either.

*For more information about HNE and all of the products we offer, please contact HNE Sales at 413-787-4004 or 800-842-4464.*

