



**Northern Light**<sup>SM</sup>

Beacon Health

Employee Health Plan

## What You Need to Know!

# 2020 UPDATES TO LAB COVERAGE

## Preventive vs Monitoring or Maintenance:

We designed our Northern Light Employee Health Plan to encourage you to be proactive in your health. We are better aligning our Plan with best practices around how frequently we cover preventive labs and screenings. We are also better defining the difference between prevention and monitoring of a disease or condition. High-quality affordable healthcare coverage for you and your dependents is our goal.

### 2020 Coverage What You Need to Know:

- Preventive labs and screenings help us detect health problems **before** symptoms develop
- 100% coverage, for preventive labs and screenings, is based on frequency and use of in network location
- A positive result on a preventive lab or screening does not alter its classification as a preventive service
- A positive result does influence how it is classified in the future. One example is a screening colonoscopy. If your screening colonoscopy detects colorectal cancer or polyps, the purpose of the procedure remains a preventive screening colonoscopy, not a diagnostic colonoscopy. This is true even when polyps are removed during the preventive screening. However, once a diagnosis of colorectal cancer or additional risk factors for colorectal cancer are identified, future colonoscopies will be considered monitoring or maintenance of a diagnosed condition and covered by your medical benefit.
- A monitoring or maintenance condition typically will be done more frequently than the routine screening