

# Workplace Wellness

## New Preventive Health Care Measures



*We encourage our employees to invest and save for their retirement, and offer them various ways to prepare for their future financially. Even though these financial investments are very beneficial to our employees' future, one of the best investments we can help them make is the investment of health.*

Preventive health care is one of the most important steps employees can take to manage their health. Preventive care can lessen the effects of deadly disease and perhaps even prevent disease altogether.

Consider this: On average, employers spend an estimated \$18,000 per employee, per year for all costs related to health and lost productivity. Chronic diseases account for more than 75 percent of the \$2 trillion spent annually on health care in the United States. A recent study by PricewaterhouseCoopers, LLP, concluded that the effects of

chronic diseases, many of which are preventable, cost as much as 400 percent more than the cost of treating the actual disease.

The majority of these costs were disability expenses and unplanned absences, all of which affect the quality and quantity of work produced. Of most importance, the study also supplied statistics that show wellness programs are effective at reducing chronic disease through preventive medicine.

One of the most significant provisions of the Patient Protection and Affordable Care Act is the mandate that most benefit plans add coverage or expand current provisions for preventive care services. The preventive screenings, immunizations, and tests must now be paid "first dollar," which means they are covered at 100 percent without paying a co-payment, coinsurance, or having to meet annual deductibles when services are provided by an in-network provider.

Some of the services mandated are\*:

- Physical exams
- Colonoscopy beginning at age 50, or sooner if high-risk
- Lipid/cholesterol screening
- Mammogram beginning at age 40, with baseline exam between 35-39
- Obesity screening
- Preventive counseling
- Immunizations

The Christian Brothers Employee Benefit Trust is always committed to bringing our members the most progressive health benefits possible, and this includes preventive health care and wellness programs.

In addition to covering some "first dollar" preventive health care when using an in-network provider, the benefit also includes routine physical exams, routine gynecological exams, well-child exams, immunizations, and more. Christian Brothers Employee Benefit Trust also offers wellness programs such as the Quit for Life smoking cessation program, prenatal care, and on-site screening programs.

Under the Affordable Care Act, the covered preventive services can help in avoiding illness and improve overall health. These changes are expected to increase a patient's access to screenings, routine vaccinations, prenatal care, and other services such as cancer screenings, smoking cessation, and diet and weight counseling that may have been financially unobtainable but necessary for the patient prior to the Act.

Through the availability of preventive health care, your employees can make the investment of a lifetime – the investment of good health! ☀

\* For a detailed list of preventive services for adults and children, please visit [mycbs.org/health](http://mycbs.org/health). Please note that based on the health care reform, the list may change from time to time.

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