

# Understanding Preventive vs. Diagnostic Care

When talking with your doctor during your annual physical or well woman exam, it's important to understand the differences between preventive and diagnostic care, as this could impact your out-of-pocket costs.

## Something to know:

The extent of 100% preventive care coverage varies between different employer plans from the ACA minimum coverages to a plan with additional preventive benefits, so your provider may not know the specific preventive care covered by the DuPont health plans.

**Preventive care** is designed to prevent future illnesses by detecting symptoms before they progress. This is done at your annual physical or well woman exam, which is covered at 100% through your DuPont Medical Plan.

**Diagnostic care** is designed to treat a known or a suspected problem, because of symptoms or abnormal tests results. Diagnostic care can arise during your annual physical or well woman exam but not considered part of preventive care. This means, your usual coinsurance, copayment and deductibles will apply for the care associated with diagnostic treatment.

## Key Takeaways:

1. By talking with your doctor, understand which tests conducted during your annual physical or well woman exam will be considered preventive care.
2. Ensure that the provider you are using to conduct these tests (i.e., blood work) is in-network. If you aren't sure, ask your doctor to confirm or you can call Aetna One Advisor (A1A) at **1-866-603-9957**.
3. If diagnostic tests are involved in your annual physical or well woman exam, understand what they are and the out-of-pocket costs associated with them. Then, determine if you'd like to move forward. (Here's a tip: You can always schedule these services outside of your annual physical or well woman exam, if you'd like.)

## Here are examples of how preventive and diagnostic care differ while you're at your annual physical or well woman exam:



**Mike** is a 42-year-old DuPont employee, enrolled in the Traditional Copay PPO medical plan.

Mike feels confident about his health status. He schedules and attends his annual physical exam to check-in with his provider and to receive his Healthy Incentive Credit.

At his annual physical exam, his doctor recommends a routine preventive blood count (CBC) exam, to confirm Mike's health status.

The routine CBC test is considered preventive care through Mike's annual physical exam and will help give his physician a better understanding of his overall well-being, to prevent any illnesses from occurring in the future.

As a result, the CBC is considered preventive care. There will not be any out-of-pocket costs for Mike to pay because of this test.



**Sophia** is a 59-year-old DuPont employee, enrolled in the Core medical plan.

At her annual well woman exam, Sophia discusses her blood results from her previous visit and her history with an over-active thyroid. Her doctor schedules additional blood tests.

In this case, Sophia's additional blood tests for her thyroid are considered diagnostic care. While it was requested during Sophia's annual well woman exam, the test was essential to monitor and treat an already identified condition. Sophia will be subject to pay any out-of-pocket costs associated with this specific test.