

Benefits To Go

Preventing disease – or finding it as early as possible – is an important part of living a long, healthy life. With this in mind, JCPenney has designed your Medical Plans to provide Benefits for when you're sick or injured, as well as to help keep you well in the first place!

This sheet is designed to help you understand your Preventive Care coverage at JCPenney so that you can make the most out of this great benefit. Be sure to take it with you to the doctor so that you both understand how it all works.

What's the Difference Between Preventive Care and Preventive Screenings?

Preventive Care

Preventive Care includes services you might receive during a wellness visit (also called an annual physical, exam or check-up), like routine immunizations and tests that are done when you have no symptoms. These services are helping you to prevent disease – not to diagnose or treat a disease you knew about earlier.

Preventive Screenings

Preventive screenings are also services to help you prevent disease. These are tests for people who don't currently have any symptoms but need to be tested due to their age, family history or personal health risks. For instance, most women should get a mammogram annually if they are over 40, but someone with family history may get her first mammogram at 30.

Check out the chart on the back of this sheet for a list of typical preventive services and screenings organized by age and gender.

How do I pay for preventive service?

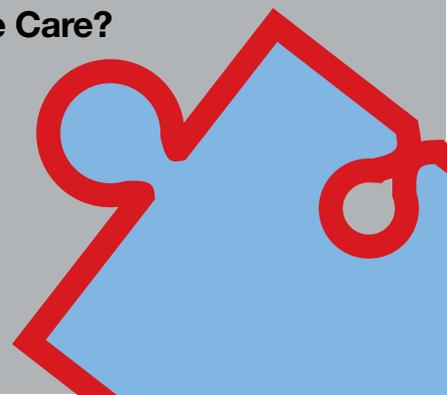
Your JCPenney Medical Plan includes Preventive Care services for women, men and kids. It provides you and each of your covered dependents **100% coverage for the first \$500** of Preventive Care services. That means that no money comes out of your pocket until you go over \$500. For a family with four covered members, that's \$2,000!

Anything over \$500 that you spend for Preventive Care services is paid as "regular plan benefits" so you may have to pay a copay, deductible or coinsurance – depending on which Medical Plan option you chose (CDHP or PPO).

And, covered **preventive screenings are paid at 100%** without reducing your \$500 Preventive Care funds.

Who determines what services are considered Preventive Care?

Your Health Plan – CIGNA or UHC – bases their Preventive Care guidelines on recommendations from the U.S. Preventive Services Task Force (USPSTF). If the USPSTF's guidelines change, your Preventive Care benefits may also change.



Preventive Care Services for Adults (after age 18)

Preventive Care Services	Gender	Age Range					More Info
		20s	30s	40s	50s	60s	
Weight Check				Annually			If your weight starts creeping up, it can put you at high risk for developing a number of diseases later in life.
Blood Pressure Check				Annually			This routine test is simple and quick, and your heart, brain, eyes and kidneys will thank you.
Looking for Moles			Once Every 3 Years			Annually	Don't forget to ask for a thorough check of your skin during your exam. Have your doctor look for unusual moles or skin cancer.
Cholesterol Profile			Once Every 3 Years				Everyone over 20 should know their cholesterol numbers.
				Once Every 5 Years			
Diabetes Screening				Once Every 2 Years			Untreated diabetes can be very dangerous to your health, causing heart disease, kidney failure, and blindness. Don't let it. Get a diabetes screen & take control of diabetes early.
Rectal Exam						Annually	Dread it, hate it, joke with your friends about it – just make sure you get it done. It may give clues to treatable problems like colon cancer or prostate cancer in men.
Other Colon Cancer Screening Tests						Once Every Ten Years	Colonoscopy is just one of several screenings that can be performed to look for colon cancer. Talk to your doctor to see what's best for you.
Hearing Test						Once Every 3 Years	At least 30% of people over 60 have some hearing loss, most of which is treatable.
Testicular Exam			Annually				An annual testicular exam is important, because testicular cancer is the most common cancer in young men. The good news is –it is highly curable if caught early.
Prostate Exam						Annually	This blood test, when combined with a rectal exam, can effectively detect prostate cancer in most men.
Breast Exam, Pelvic Exam and Pap Smear			Once Every 1-3 Years			Once Every 3 Years	Yes you need these. A clinical breast exam and ten minutes of mild discomfort from a pelvic exam pays dividends in protecting you from cancer and diseases that can cause infertility.
Mammography				Every 1 to 2 years			Most experts recommend having your first mammogram between 40 and 50, but your doctor may recommend it earlier if you are at higher risk.
Thyroid Hormone Test						Every 5 years	Aging can wreak havoc on your thyroid, causing a variety of problems, so it's important to check that it's functioning properly.
Stress Test/EKG			As recommended by your Physician				Stress is more than a state of mind. Your doctor may ask for a stress test to unmask symptoms and signs of heart disease by exposing the heart to the stress of exercise.
Vaccine	Gender	Check Your Immunizations Each Year					
Hepatitis A & B			Once for those at risk				
Influenza			As advised by physician			Annually	
Pneumonia						Once	
Tetnus-diphtheria (Td)			Once every ten years				
Varicella (Chicken Pox)			Once if not immune				
Zoster						Once	
Human Papilloma Virus (HPV)		Once					
Rubella (German Measles)			Once if not immune				

Questions?

If you have questions about any of this information or about your Medical Plan in general, be sure to get some help:

CIGNA: www.mycigna.com or 1-800-560-1379

UnitedHealthcare (UHC): www.myuhc.com or 1-800-765-6741