

Preventive Care Guide

Free screenings and check-ups that catch problems early — before they get expensive.

Why this matters: Preventive care catches problems early — often before you feel any symptoms. Under both KTC medical plans, preventive services are **covered at 100%, no cost to you**, when done as part of your annual preventive visit with no symptoms or concerns present.

Services Covered in Full

- Annual physical exam • Blood pressure check • Cholesterol screening
- Diabetes (blood glucose) screening • Routine blood work (as part of a preventive visit)
- Mammogram* • Pap test (cervical cancer screening) • HPV test
- Colonoscopy* • Prostate cancer screening (PSA test)*
- Routine immunizations (flu shot, tetanus, shingles, COVID-19, etc.)
- Well-woman visit • Well-child visit
- Obesity, nutrition, and tobacco counseling

**Starred items can change from preventive to diagnostic depending on findings.*

When Preventive Becomes Diagnostic

A screening can shift from preventive (no cost) to diagnostic (cost-sharing applies) if:

- You already have symptoms (e.g., stomach pain before a colonoscopy)
- You have a known condition and your doctor is checking progress or recurrence
- The provider finds something abnormal and orders additional testing or biopsies

SMART TIP

Not sure if a visit will be billed as preventive or diagnostic? Ask your provider's office before the appointment, or use HealthJoy to ask a concierge to check for you.

Chronic Condition Management — Livongo by Teladoc

Free for anyone enrolled in a KTC medical plan. Helps you stay ahead of diabetes, high blood pressure, and weight-related health risks before they become costly complications.

- Connected devices (glucose meter, blood pressure cuff, scale) shipped to your home — free
- Certified health coaches for nutrition, lifestyle, and medication guidance
- 24/7 support for high or low readings, with real-time alerts
- Unlimited coaching calls and progress tracking

Preventive Dental & Vision

- **Dental:** cleanings, exams, X-rays, fluoride, and sealants are 100% covered — deductible waived
- **Vision:** annual eye exam covered under both VSP and EyeMed plans
- Visiting the dentist regularly can also earn you a Dental Reward toward next year's maximum

Bridge Plan Bonus for Screenings

- Earn a cash bonus (up to \$50 per person, per year) from your Medical Bridge Plan just for completing a health screening

Resource	Contact	What it helps with
HealthJoy App	healthjoy.com	Find preventive-care providers, schedule visits
Livongo (Chronic Condition Mgmt)	Enroll via HealthJoy	Diabetes, BP, weight coaching
Ameritas Dental	ameritas.com	Preventive dental coverage
VSP / EyeMed Vision	vsp.com / eyemed.com	Annual eye exams