



Using Your Preventive Care Benefits

You don't need to be sick to see your primary care physician (PCP). In fact, it's smart to see your PCP for regular preventive care when you're not feeling sick. Getting an annual preventive checkup is one of the best ways for your PCP to learn about your health history and help you take steps to prevent illness and disease. Maintaining your health with regular preventive care can also help you reduce your health care costs.

What Is Preventive Care?

Preventive care starts with your annual checkup. It can also include other care such as lab tests to check cholesterol and diabetes, annual flu shots or other routine immunizations, cancer screenings such as mammograms and colonoscopies and annual eye and dental exams. For women, there are additional preventive care services that include breast exams, Pap tests and healthy pregnancy counseling. Preventive care for children includes well-baby and well-child care, plus childhood immunizations. Certain preventive medications may also be available free of charge. For examples of preventive care services and medications, visit [healthcare.gov/preventive-care-benefits](https://www.healthcare.gov/preventive-care-benefits)*

How Does My Medical Plan Cover Preventive Care?

Your medical plan covers preventive care at 100% when you see an in-network provider. That means you pay nothing – no copays, deductibles or coinsurance – when you see your in-network PCP for your annual preventive care visit. If you talk to your PCP about a health concern during your preventive care visit and your PCP performs tests to diagnose that health concern, these tests are not considered preventive care. Your regular copay, deductible or coinsurance would apply to any test or treatment for a diagnosed condition.

So if you postponed your annual checkup due to the pandemic, or if it's been a while since you've had one, schedule your preventive visit today. To confirm your preventive benefits or for help finding an in-network provider, visit genesyshealthplan.com or call a Genesys Care Coordinator at **1-877-498-3041**.

For Kaiser plan participants, call Kaiser Member Services at **1-800-464-4000** or visit kp.org to confirm your preventive services and for help finding providers.

For HMSA PPO (Hawaii residents only) medical plan participants, visit <http://www.hmsa.com/search/providers> to find an in-network provider or call **1-800-776-4672** to confirm your preventive services.

**Please note: age, gender and medically necessary guidelines may affect whether a preventive screening or medication is covered at 100%.*

Genesys and BrightPlan

At Genesys, we believe that financial wellness is an important part of your total well-being. We want to remind you about BrightPlan, a free financial benefit that supports you with tools to manage your financial life and invest in your future.

BrightPlan helps you master your money with:

- A sophisticated financial planning application to bring all of your finances together
- Advice on existing investments (401(k), etc.)
- Unlimited meetings with a Financial Advisor
- An automated Smart Budget and Spending Analysis
- Financial education tailored to your Genesys benefits

Set up your account today by visiting www.brightplan.com/onegenesys or download the BrightPlan app and use activation code: **onegenesys**. *Available to all US employees.

Upcoming BrightPlan Webinars

Friday, May 21: Get Started with BrightPlan

Time: 10:00 am - 10:30 am PST

Registration link: <https://web.brightplan.com/get-started-with-brightplan-webinar-5-21>

Description: More people than ever are using BrightPlan to boost their financial wellness. Ready to get started? Your company provides you with access to BrightPlan so you can get solid financial advice in your best interest. We're hosting a 30-minute webinar to get you started. Join us to learn how easy it can be to keep track of your money, set financial goals, and chat with a financial advisor. You'll leave with a retirement goal, advice on how to invest your 401(k), and next steps to improve your financial wellness.

Wellness Corner

May is Skin Cancer Awareness Month

Summer is full of outdoor activities, so take time to prepare for the summer sun. Skin cancer is the most common cancer, and the best prevention for skin cancer starts with you. 99% of cases are curable if they are diagnosed and treated early enough. Here are recommendations to make sure you are well-protected in the sun.

- **Use sunscreen.** Dermatologists recommend using sunscreens with a Sunscreen Protection Factor (SPF) of 30 with “broad spectrum” protection (protects you from both UVA and UVB radiation). Even if it’s cool or cloudy, you still need protection. The sun’s UV rays can damage unprotected skin in as little as 15 minutes.
- **Cover up.** Bring a hat and wear a long-sleeved shirt if you plan to stay outside for an extended period. The sun’s rays are strongest between 10 a.m. and 4 p.m.
- **Avoid tanning beds and prolonged sun exposure.** Every time you tan, you increase your risk of skin cancer. Whether indoors or outdoors, tanning is detrimental to your skin and increases your risk of developing melanoma.
- **Learn about early detection.** The Skin Cancer Foundation recommends that all adults do monthly skin self-exams and see a dermatologist annually. Click [here](#) to learn more about early detection.
- For more information on minimizing your risk, visit [Your Daily Sun Protection Guide](#).

Medical (UMR with UHC Choice Plus)

Medical (Kaiser Network)

Medical (Hawaii)