**2016- 2017 Goshen College Wellness Program: Annual Physical Exam**

**Frequently Asked Questions**

In 2017-2018, our annual wellness screening for employees will now be an annual physical with your medical provider. See Question 8 about when employees on GC’s health insurance must get the exam. Even though the annual physical is not mandatory, it is required to get the employee’s health insurance premium portion covered at 100%. Otherwise, the employee portion would be $30/month for the academic year. Below are other answers to questions that you may ask about this change.

**1. What should I tell my doctor about the purpose of my medical visit?**

Call it your annual physical. This kind of physical allows employees to work with their doctor to receive the screenings relevant to their personal situation and to address their specific health concerns.

**2. Is the visit covered under our employee health plan?**

Yes, both a routine annual physical (with diagnosis code Z00.00 or Z00.01) and a pelvic exam for women (with diagnosis code Z01.411 or Z01.419) are preventive benefits that are covered at 100% under our health plan. You will not incur an expense unless you received services during the visit that go beyond a routine physical.

**3. Are there specific tests or screenings that must be done during the physical?**

No, we are not requiring any specific tests to be conducted during the physical. If lab work is ordered for any medical reason other than preventive, its cost will apply to your deductible.

**4. Do employees or their doctors need to report anything to Goshen College after the physical?**

No. There are no forms or lab results to submit. Any tests, results and/or applicable treatment plans are between you and your physician.

**5. Where can I have my physical done?**

Your physical may be done by a primary care physician, a nurse practitioner, physician’s assistant or at an urgent care facility.

**6. How are covered spouses or dependents affected by this new initiative?**

Spouses and dependents are not required to have an annual physical, even if covered by GC’s insurance.

**7. How are employees who are not covered by our health plan affected by this change?**

They are not affected. This change is not applicable to them.

**8. When must the physical be done?**

The physical exam must be completed before May 31, 2017. If you have already had a physical between July 1, 2016 and now, you have met the requirement.

It is not uncommon for physicians’ schedules for routine appointments to be filled several months in advance. You are responsible to make your appointment in time to ensure you receive the credit for the annual physical.

**9. How can I find out if my physical since July 1, 2016 was covered?**

Your Explanation of Benefits (EOBs) claims records reflect processed medical charges can be found at highmarkbcbs.com. Look for the codes in the attachment: **Information on Labs that are eligible on the Highmark Preventive Lab Schedule for MEBP**; or check with your medical provider.

**10. How will Goshen College know if the annual physical requirement has been met?**

A report will be produced by Everence on May 31, 2017 (based on claims records) to verify which employees had an annual physical. This report will not contain any details of the visit. The report will simply verify the processing of an annual physical and will be used to determine the eligibility for each employee.

**11. What if I have more questions?**

Please contact Norm Bakhit or Sonia Williams in Human Resources.

1/9/2017