

Annual Well Visit

To receive the Healthy Lifestyle Premium, employees and their spouses on the health plan must get an annual “well visit” or physical between January 1, 2025, and September 1, 2026. The visit must be performed by a primary care physician or OB/GYN.

What is a Wellness Exam?

An annual exam is a comprehensive preventative exam with your primary care provider for the sole purpose of preventative care. An annual exam does not include discussion of new problems or detailed review of chronic conditions. Annual exams may also be called routine check-ups, yearly exams, a “well woman visit”, or preventive visit.

Preventative visits and tests ordered by your provider can help you stay healthy and catch problems early. Often, the earlier a condition or disease is diagnosed, the more likely it is that it can be cured or successfully managed. To help stay as healthy as possible, get routine checkups and have screenings that you and your doctor decide on.

Your healthcare provider will typically not do a wellness exam and a “sick” visit or condition follow-up visit on the same day. This does not prevent you from asking a simple question or requesting refills of any maintenance medications. But, if you have significant new concerns or other ongoing health problems that need more attention, a separate visit will be needed.

How do I get My Healthy Lifestyle Premium?

Your provider will document a well visit using specific “preventive service codes”. These codes are then captured and used to determine your eligibility for the Healthy Lifestyle Premium. The list of codes typically used are below. It may be helpful to take this list with you to your “well visit” and ask your provider if your visit should be documented using these codes.

CPT	ICD 10	HCPCS
99381 99393 99411	Z00.00 Z12.72 Z00.01	G0344
99382 99394 99412	Z12.73 Z00.110 Z39.2	G0402
99383 99395 99429	Z00.111 Z00.121 Z76.1	G0438
99384 99396 99393	Z23	G0439
99385 99397		
99386		
99387		