



Your complete guide to preventive health

Preventive health care is an essential part of any successful health and wellness plan — no matter your age. Annual wellness exams, age-appropriate preventive screenings, and regular communications with your primary care provider (PCP) help to identify commonly treatable health risks and chronic conditions (such as high blood pressure, cholesterol, or prediabetes). Early detection can often result in treating these issues before they develop into chronic conditions — so you have the tools you need to better manage your health and live your best life.

About this guide

Use this comprehensive preventive health guide to learn about the tests, screenings, and immunizations recommended for you and your loved ones based on age, gender, health, and family history. You can receive the majority of your preventive benefits at little to no cost when visiting in-network providers who are covered under the State of South Dakota's health plan.

How often should you visit your doctor?

Age influences how often you should schedule preventive health care visits. To help you and your family plan accordingly, use this key:

AGES 0-3 [every 3 months]*	AGES 3-18 [annually]	AGES 19-49 [every 1-2 years]	AGES 50+ [annually]
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*Newborns require more frequent PCP visits.



Taking charge of your health

The benefits of seeing a primary care provider (PCP) for preventive care

Completing regular biometric screenings provides a baseline wellness assessment, but these lab results only reveal a small snapshot of your overall health. For a big picture view of your health, it's important to build a strong relationship with your PCP. Participating in annual wellness exams gives your provider the info they need to be a stronger ally in good health. Plus, an established health history increases your PCP's ability to suggest day-to-day health guidelines and detect potential red flags.

No-cost preventive care vs. out-of-pocket costs

Annual wellness exams are 100% covered when performed by an in-network PCP.

If your PCP discovers something irregular during your exam, additional testing may be recommended. If those tests aren't included on the Wellmark® Blue Cross® and Blue Shield® covered preventive services list, they'll be submitted as part of a medical diagnoses and a member cost share may apply.

For a complete list of no-cost preventive health services, visit: cutt.ly/k7UwcrT.

Pediatric visits

Early years are a time of rapid change and development, which is why infants, children, and adolescents require more wellness visits, health screenings, and immunizations than adults. Additionally, pediatric visits carefully monitor your child's growth, milestone progress, and can identify delays or any issues that may need to be addressed.

What to expect at your visit



ROUTINE CHECKUPS

Newborn*–Age 3: Every 3 months
Ages 3–18: Annually
Ages 19–49: Every 1-2 years
Ages 50+: Annually

Health history discussion

You and your PCP will discuss current health habits, illnesses, surgeries, and more, to establish your medical history.



Prescription(s) check

You'll go through past and present medications to make sure everything is up to date.



Biometric screenings

Your PCP will order blood work as part of your annual wellness exam to screen for health risk indicators, like high cholesterol.



Immunizations

You may be offered recommended vaccines or you may need to schedule a separate appointment.

Full-body physical

Height, weight, Body Mass Index (BMI), and blood pressure will be documented with additional checks for your lungs, abdomen, extremities, and more.



Mental health screening

Your PCP will ask a standard set of questions to learn more about your mood, thinking, behavior, and memory to check for signs of a mental disorder.

*Newborns require more frequent PCP visits.

Children: Birth to 18 years

General health screenings

From birth to age 3, your child should participate in frequent pediatric checkups to monitor growth and development. After age 3, doctors recommend annual visits. For older children and adolescence, wellness exams may occur with less frequency and generally include height and weight measurements, behavioral and developmental growth, and age-appropriate screenings.

GENERAL HEALTH SCREENINGS	Birth	1m	2m	4m	6m	9m	12m	15m	18m	24m	30m	3Y	4Y	5Y	6Y	7Y	8Y	9Y	10Y	11Y	12Y	15Y	18Y
Wellness examination ¹	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Annually from ages 3-18											
Depression																					Annually		
Illicit drug use																					Annually		
Hearing	✓												✓	✓	✓		✓		✓		✓	✓	✓
Visual												✓	✓	✓	✓		✓		✓		✓	✓	
Autism									Any time until age 2														
Developmental						✓			✓		✓												
Anemia							✓							Annually for females during adolescence and when indicated									
Lead ²					✓	✓	✓		✓	✓		✓	✓	✓	✓								
Newborn blood and bilirubin	✓																						
SCREENINGS FOR PATIENTS WITH RISK FACTORS																							
Ambulatory blood pressure monitoring	Per doctor’s request to confirm new diagnosis of high blood pressure																						
Cholesterol												1× between ages 9-11 and ages 17-21 (unless otherwise recommended by your PCP)											
Hepatitis B																				Per doctor’s advice			
Hepatitis C																							✓
Latent tuberculosis	Screenings can be done at any time from birth to age 17 based on your child’s risk factors																						
Sexually transmitted infections (STI) screenings and counseling																				For all sexually active individuals			

This table shows age-based guidelines using references from major health organizations like United States Preventive Services Task Force (USPTF), American Academy of Pediatrics and more (see below). However, Wellmark Blue Cross and Blue Shield, covers all preventive services tests and immunizations listed (unless otherwise indicated) at any time based on your doctor's advice, regardless of age or gender.

1. Wellness examination could include height and weight measures, behavioral and developmental assessment, and age-appropriate guidance; alcohol and drug abuse, and tobacco use assessment. Additional: Instrument vision screening to assess risk for ages 1 and 2 years.

2. Based on [State of South Dakota's state requirements and recommendations](#).

Consulted organizations include the United States Preventive Services Task Force (USPSTF), the Health Resources and Services Administration (HRSA) and the Centers for Disease Control and Prevention (CDC), Bright Futures, a national health promotion and prevention initiative, led by the American Academy of Pediatrics (AAP).

Children: Birth to 18 years

Immunization schedule

Immunizations are an essential part of modern-day pediatric health care¹. According to the Centers for Disease Control and Prevention (CDC), vaccines prevent common diseases that previously caused serious harm or contributed to the death of infants, children, and adults². It's important to follow the recommended immunization schedule for your child, to ensure each dose works safely and effectively.

	Birth	1m	2m	4m	6m	9m	12m	15m	18m	24m	30m	3Y	4Y	5Y	6Y	7Y	8Y	9Y	10Y	11Y	12Y	15Y	18Y
Chicken pox							1st dose						2nd dose										
COVID-19 vaccines/boosters					2- or 3-dose primary series and booster ³																		
Diphtheria, tetanus, pertussis (DTaP and Tdap)			DTaP dose 1	2nd dose	3rd dose			4th dose					5th dose							Tdap 1st dose			
Haemophilus influenzae type b (Hib)			1st dose	2nd dose	3rd or 4th dose ⁴																		
Hepatitis A							2-dose series ⁵																
Hepatitis B	1st dose	2nd dose			3rd dose																		
Human papillomavirus (HPV)																		See CDC guidelines ⁶					
Measles, mumps, rubella (MMR)							1st dose						2nd dose										
Meningococcal																				1st dose		Age 16: 1x booster	
Pneumonia			1st dose	2nd dose	3rd dose		4th dose																
Polio (IPV)			1st dose	2nd dose	3rd dose								4th dose										
Rotavirus			1st dose	2nd dose	See notes ⁷																		

1. You must get all vaccinations at your PCP's office or designated pharmacy vaccination provider.

2. CDC, ["Why your child should get vaccinated"](#)

3. [COVID-19 CDC guidelines](#)

4. [Hib CDC guidelines](#)

5. [Hepatitis A CDC guidelines](#)

6. [HPV CDC guidelines](#)

7. [Rotavirus CDC guidelines](#)

Children: Birth to 18 years



250+ MILLION CHILDREN
are at risk of not meeting
their **development potential**

World Health Organization 2017

More to consider

As a parent, you know your child best. If your child isn't meeting developmental milestones, or if you think there could be a problem with their health, talk to their PCP and share your concerns. *Don't wait* — acting early can make a real difference.



Obesity and diabetes prevention

Childhood obesity is a serious problem in the United States and puts children and adolescents at risk for poor health conditions, especially type 2 diabetes. Obesity screenings are available for children and adolescents age 6 through 17 years. Additional annual preventive office visits and nutritional counseling are also recommended for those with obesity.



Mental health

Although any child may experience mental health challenges, some children may be born with stronger predispositions (much like children who are prone to asthma or diabetes). For example, depression, anxiety, and ADHD are all hereditary and tend to run in families. Additionally, children may also develop issues after experiencing traumatic events.

Regular visits with your child's PCP can help screen for and identify depression and mental health at an early age. If your PCP recognizes concerning behaviors or symptoms, they'll work with you to diagnose and treat issues early. This can go a long way in making treatment less overwhelming and more manageable for both you and your child.



Vision and dental

Even if your child's eyes and teeth seem young and healthy, it's important to get them checked by professionals. While your child's PCP may conduct basic vision screenings and oral risk assessments, it's best to enlist the help of specialized health care providers for your child's vision and dental needs. Pediatric dentists and optometrists are better equipped to evaluate and supply age-appropriate and personalized care for your child.

Adults: 19 years and older

General health screenings

Annual wellness exams are often easy to put off – especially if you feel healthy. But, these check-ups are essential for maintaining your health. Think of your adult wellness exams as an important opportunity for you and your PCP to discuss preventive strategies, immunizations, screenings, and any questions you may have.

GENERAL HEALTH SCREENINGS	FREQUENCY	FEMALE	MALE
Wellness examination	Annually ¹	✓	✓
Depression	Annually	✓	✓
Illicit drug use	Annually	✓	✓
Pelvic, breast exam	Annually, unless your doctor recommends less frequent checks	✓	
AGE-APPROPRIATE SCREENINGS/PROCEDURES			
Abdominal aortic aneurysm	1x – If there has ever been a history of smoking		✓
Ambulatory blood pressure monitoring	1x – To confirm new diagnosis of high blood pressure	✓	✓
Breast cancer genetic screening (BRCA)	1x – For those meeting specific high-risk criteria	✓	
Cholesterol (lipid)	Most healthy adults should have their cholesterol checked every 4-6 years (unless your doctor recommends more frequent testing)	✓	✓
Cervical cancer	Every 3-5 years or annually for women ages 21-65, per doctor's advice based on risk factors	✓	
Colon cancer (including colonoscopy)	Adults 45-75 should be tested every 5 years, or every 10 years based on their risks and doctor's recommendations	✓	✓
Diabetes	Adults aged 35-70 years, per doctor's advice based on risk factors	✓	✓
Hepatitis B + Hepatitis C (separately)	At least 1x within a lifetime. Additional tests per doctor's advice based on risk factors	✓	✓
Latent tuberculosis	Tests requested per doctor's advice based on risk factors	✓	✓
Lung cancer	<ul style="list-style-type: none"> • Annually for current and former smokers, ages 50-80 • Requires prior authorization and use of authorized facility 	✓	✓
Mammogram (including 3D)	Annually; ages 40 and older	✓	
Prostate cancer	Tests requested per doctor's advice for men ages 50-69 years with risk factors ²		✓
Osteoporosis (bone mineral density)	Performed every 1-2 years for women ages 65 years or older, men ages 70 years or older, or anyone who has broken a bone after age 50	✓	✓
Sexually transmitted infections (STI) screenings and counseling	Annually for sexually active individuals, unless your doctor recommends otherwise based on your risk factors	✓	✓

This table shows age-based guidelines using references from major health organizations (see notes). However, Wellmark Blue Cross and Blue Shield, covers all preventive services tests and immunizations listed (unless otherwise indicated) at any time based on your doctor's advice, regardless of age, gender or race.

1. Wellness examination could include height and weight measures, behavioral and developmental assessment, and age-appropriate guidance; alcohol and drug abuse, and tobacco use assessment.

2. Prostate cancer screening tests are not currently covered as protected preventive service, but strongly recommended by the [American Urological Association](#).

Consulted health organizations include the United States Preventive Services Task Force (USPSTF), the Health Resources and Services Administration (HRSA) and the Centers for Disease Control and Prevention (CDC).

Adults: 19 years and older

Immunization schedule

Immunizations are one of the safest and most effective ways to ward off disease and certain cancers, and to prevent hospitalization, disability, and even death. Be sure to speak with your PCP about how best to include the following immunization schedule in your ongoing health care plan.¹

CDC estimates **300,000–650,000 flu hospitalizations** occurred from Oct. 1, 2022–April 30, 2023.
CDC 2022-2023 U.S. "Burden of Flu" data.



IMMUNIZATIONS

COVID-19 vaccines/boosters	<ul style="list-style-type: none"> • There are three brands of COVID-19 vaccines/boosters authorized in the U.S. • Vaccine recommendations are based on age, the first vaccine received, and time since last dose • Work with your PCP and/or pharmacist to make sure you're up to date 	2- or 3-dose primary series and booster ²
Chicken pox (Varicella)	Adults with no history of chicken pox	One 2-dose series (if born in 1980 or later)
Haemophilus influenzae type b (Hib)	<ul style="list-style-type: none"> • For adults with certain medical conditions to prevent meningitis, pneumonia, and other serious infections • This vaccine does not provide protection against the flu 	1 dose
Hepatitis A or B	At-risk or per doctor's advice	One 2- or 3-dose series
Human papilloma virus (HPV)	Up to age 26 ³ (ages 27-45 if at risk or per doctor's advice)	One 2-dose series
Influenza (flu)	One dose recommended for all ages, every year	Annually
Measles, mumps, rubella (MMR)	Depending on indication (if born in 1957 or later)	1 or 2 doses
Meningococcal B (Meningitis)	At-risk or per doctor's advice	1 or 3 doses depending on indication
Pneumonia	High-risk or ages 65+	1 or 2 doses
Respiratory syncytial virus (RSV)	Ages 60+	1 dose ⁴
Shingles	Ages 50+	2 doses
Tetanus, diphteria, pertussis (Td/Tdap)	One dose Tdap, then Td or Tdap booster	1 dose every 10 years

1. You must get all vaccinations at your PCP's office or designated pharmacy vaccination provider.

2. [COVID-19 Centers for Disease Control \(CDC\) guidelines.](#)

3. Gardasil 9 (the HPV vaccine) is approved from ages 9-45. However the cost share for this vaccine is only waived from ages 9-26. If received past this age range, out-of-pocket costs will apply.

4. Arexvy was approved for use in adults 60+ years and older in May 2023. At this time, this vaccine is not covered by insurance and out-of-pocket cost-share will apply.



What now?

Taking care of your health is as easy as 1, 2, 3 ...

Earn cash rewards and avoid painful and expensive chronic conditions by completing a no-cost* annual wellness exam!

1. Find your primary care provider

Visit [Wellmark.com/Finder](https://www.wellmark.com/Finder) to find in-network PCP near you. Or, ask friends and family for referrals and read reviews from previous patients online.

2. Make an appointment

Call your PCP to schedule your no-cost annual wellness exam today (or you might forget!).

3. Earn your \$500 reward

You can earn \$500 in HRA or HSA contributions through the State employee well-being program, LiveWellSD, when you and your covered spouse complete an Annual Wellness Exam with a completed Biometric Screening Form and the online Health Assessment.

Learn more about LiveWellSD by visiting bhr.sd.gov/benefits/livewellsd.

*ACA-approved preventive exams are covered at 100% when performed by an in-network provider. However, additional health care services may be provided when visiting your provider that may incur a copayment or additional cost.

This guide contains a distillation of recommendations from multiple medical sources including Bright Futures, a national health promotion and prevention initiative, led by the American Academy of Pediatrics (AAP), Centers for Disease Control and Prevention (CDC), Health Resources and Services Administration (HRSA), the United States Preventive Services Task Force (USPSTF) and more. Each child and family are unique, therefore recommendations for your preventive care may differ from what has been outlined in this guide. These are guidelines, not a guarantee of Wellmark coverage. Depending on the member's policy, all or some of these preventive services may be covered with or without a member cost share.

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