

What health care services does my health insurance cover?



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Most health insurance plans help pay for some or all of the **10 essential health benefits** listed below. For specific details about your coverage, please refer to your plan's Summary of Benefits and Coverage (SBC).



Free preventive care

Routine health care you get to help prevent sickness, disease or other health problems, like:

- Cancer screenings
- Wellness and well-woman checkups
- Patient counseling for conditions like diabetes and obesity



Lab tests

Tests that help a doctor diagnose or treat an injury or health problem, like x-rays or tests to measure blood sugar or cholesterol.



Prescription drugs

Medicines your doctor prescribes or orders for you.



Care before and after your baby is born

Care women get while they're pregnant, during labor and delivery, and care for newborn babies.



Care for children up to age 19

Care children get like health checkups, dental checkups, vision tests and hearing tests.



Inpatient care

Care you get when you stay overnight in a hospital or other health care facility, like if you have surgery or a serious medical condition.



Outpatient care

Care you get when you don't have to stay overnight in a hospital or other health care facility, such as:

- Doctor visits
- Same-day surgery, like getting your tonsils removed
- Home health services



Trips to the emergency room

Care you get in the emergency room (ER) at a hospital for injuries or sudden health problems.



Care for mental health and substance use

Care you get to diagnose and treat mental health conditions, substance abuse or addictions, like treatment for depression or alcohol abuse.



Services and devices to help with daily living

Services and devices that help you if you have a disability or long-term condition or need to recover from an injury, such as:

- Physical therapy
- Speech therapy
- Hearing aids

Contact your health care provider to make an appointment!

If you don't already have a health care provider, pick one from your insurance plan's network of providers. To see a list of providers in your network, call your insurance plan or visit their website.

Learn more

- Oklahoma Employee Benefits Department: www.ebd.ok.gov/Benefits/Pages/default.aspx
- Oklahoma State Benefits Coordinators: www.ebd.ok.gov/Benefits/State-Benefits-Coordinators/Pages/OK-State-Agency-BCs.aspx

