

# MONTANA ASSOCIATION OF SCHOOL BUSINESS OFFICIALS

## DECEMBER 2016

*MASBO is dedicated to training and supporting the people responsible for business operations in Montana schools. Our goal is to enable members to manage the business in order to support education for Montana children.*



### MASBO Staff

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## MTSUIP/MTSBA ANNUAL HR SYMPOSIUM

Offered by MTSBA and sponsored by MTSUIP, the HR (Employment) Symposia will be held at the locations and dates shown below. Click on the location for more information and to register for the session.

<a href="#">Helena</a>	February 2	<a href="#">Miles City</a>	February 16
<a href="#">Missoula</a>	February 7	<a href="#">Billings</a>	February 17
<a href="#">Whitefish</a>	February 8	<a href="#">Lewistown</a>	February 22
<a href="#">Havre</a>	February 14	<a href="#">Livingston</a>	February 23
<a href="#">Glasgow</a>	February 15		



**FREE** to MTSUIP member school districts and no limit on the # of attendees from the same member district. Non-member districts may also attend for a fee.

## PAYROLL REMINDERS

- ✓ Before processing any payrolls in January 2017, update tax tables, EIC tables and Social Security limit:
  - 2017 tax tables: [Federal](#) and State
  - [2017 EITC](#) Income Limits, Maximum Credit Amounts and Tax Law Updates
  - [2017 Social Security](#) and Medicare Tax rate changes
- ✓ Check with your software vendor to see if you need to do a calendar year-end rollover.

## IMPORTANT RESOURCE FOR 1099 REPORTING

The Internal Revenue Service imposes strict 1099 reporting requirements. If you paid \$600 or more for services to a non-incorporated entity or an individual for business purposes, you are most likely required to file a Form 1099. Now is a good time to review the rules and set up good procedures for 2017. Wipfli CPAs and Consultants has a handy resource posted on their Small Business Services website called 1099 Information Reporting Guide for Small Businesses (click [here](#) to access).

## NEW FORM I-9 AVAILABLE

U.S. Citizenship and Immigration Services (USCIS) has published a revised version of Form I-9, Employment Eligibility Verification. **By Jan. 22, 2017**, employers must use only the new version, dated 11/14/2016. Until then, you can continue to use the version dated 03/08/2013 or the new version. For more information, and to access the new form, click [here](#).

## MONTANA MINIMUM WAGE FOR 2017

Montana's minimum wage will be **\$8.15** per hour *effective January 1, 2017*. To see the determination letter issued by the Montana Department of Labor and Industry, click [here](#).

## MASBO Board of Directors

President	Tammy Tulberg, Target Range Schools	Region 1 Director	Noreen Anderson, Hellgate K-8 School
Vice-President	Cindy Foley, West Valley Schools	Region 2 Director	Belinda Klick, Sun River Valley Schools
Past President	Mike Arnold, Billings Schools	Region 3 Director	Rhonda Opp, Medicine Lake Schools
Fiscal Agent	Kim Aarstad, East Helena Schools	Region 4 Director	Lorie Carey, Jefferson Co. High School
Ex-Officio, MTSUIP	Denise Williams	Region 5 Director	Rita Huck, Huntley Project Schools
Ex-Officio, OPI	Kara Sperle	Region 6 Director	Jen Mettler, Baker Schools

### MEMBER SPOTLIGHT TERESA CORNELL, HARLEM SCHOOLS



Hello –

My name is Teresa Cornell and I am the Business Manager/Clerk for Harlem Public Schools in MASBO Region 2. I was born and raised on a ranch 7 miles west of Hogeland, Montana. I attended Hogeland School for 1<sup>st</sup> and 2<sup>nd</sup> grade (I guess Kindergarten wasn't invented yet!). The Hogeland School closed so I attended Harlem Public School from grade 3-12. I started college at the University of Montana and wanted to be a Home Ec. Teacher. Missoula was too far away for me, so I transferred to Northern Montana College in Havre (now MSU-Northern). I changed my major and graduated with a Bachelor's degree in Business Administration.

While I was in college I met my husband Dave. We moved to Landusky, Montana and lived there for 10 years. While we lived there I was hired to be the Business Manager for the Hays/LodgePole School District. I worked there for 5 years before my husband's company sold to a company in Missoula and we moved. I worked at the Controller's Office at the University of Montana while we were there.

In 1994, we had the chance to move back home and buy my parent's ranch. Four months after we moved back, the Business Manager/Clerk job opened in Harlem and I have been working here ever since – 22 years later I still love my job. No two days are the same and even though it's stressful at times, it is never boring. The accounting part of my job is my favorite (doing the budgets, balancing with the Bank and Treasurer, etc.). My least favorite things to do are Fixed Assets, Affordable Care Act reporting and negotiating with the Unions.

I love being a part of MASBO and have been since I became a member in 1988. When I first started, the veteran MASBO members helped me so much. I remember my first MASBO Summer Conference in Bozeman like it was yesterday and have attended all but 1 or 2 since. I have developed so many friendships over the years with amazing MASBO members. I started giving back by getting involved in MASBO committees and served as Region 2 Director from 2004 - 2005. I was elected Vice-President in 2005. I served as the Vice-President, President-Elect, President, and Past-President until 2009. I also belong to the Hi-Line Clerks group. We meet every month in Havre and have great discussions. MASBO is such a vital organization and it would be hard to do our jobs without the advice, reminders, comradery, support and assistance we get from the organization and each other.

When I am not working, I am either reading, quilting, traveling or helping my husband on the ranch. We have two children. My son is married and lives in Billings and has 1 son. My daughter is also married and lives in Scobey and has 1 son. Being a Grandma is the best thing ever! My Mother lives in Great Falls, so I go visit her a lot too.

Being a School Business Manager/Clerk is a great profession and I never thought when I walked into the Hays/LodgePole School over 28 years ago, that it would turn into such a wonderful career.

*- Teresa Cornell*



## P-CARD NEWS-----

### MASBO P-CARD PURCHASES REPORT

P-Card purchases for seven months of the rebate year (April – October) totaled just under **\$11.3 million** with **117** school districts and special education cooperatives participating in the program. Last year at this time, there were 96 participants spending over \$9.3 million.

Click [here](#) to see the current year P-Card purchases report. And, for those of you who are monitoring your purchasing totals, click [here](#) to see a comparison of October 2016 vs. October 2015.



### 2017 MASBO MEMBERSHIP DIRECTORY

MASBO members may order a copy of the 2017 MASBO Directory online (click [here](#)). The cost is **\$10** per copy, which includes shipping. You can also access membership information online by clicking on Membership (left side of the page), then Membership Directory. You can search for a particular person or you can click on “View All Records” for a complete listing.



#### IRS ANNOUNCES MILEAGE RATES FOR 2017 (click [here](#))

The Internal Revenue Service issued the 2017 optional standard mileage rates used to calculate the deductible costs of operating an automobile for business, charitable, medical or moving purposes.

Beginning on Jan. 1, 2017, the standard mileage rates for the use of a car (also vans, pickups or panel trucks) will be:

- 53.5 cents per mile for business miles driven
- 17 cents per mile driven for medical or moving purposes
- 14 cents per mile driven in service of charitable organizations

### THANK YOU, DENISE JUNEAU AND STAFF

MASBO would like to thank State Superintendent of Public Instruction, Denise Juneau, and her personal staff for their service to Montana Public Schools for the past 8 years. Your hard work and dedication to increase graduation rates, raise academic standards and work with our public schools to provide a quality education to all students is greatly appreciated. Our best wishes are with you all in your next endeavors.

### LEGISLATIVE NEWS

#### GOVERNOR’S PROPOSED BUDGET

Governor Steve Bullock issued his budget proposal for the 2019 biennium. Click [here](#) to view the press release and click [here](#) to view all components of the proposed budget.

#### MT-PEC BILL LIST

Click [here](#) to view a preference list of bills from the LAWS database that the Montana Public Education Center (MT-PEC) will be following during the legislative session.

## MASBO ENDORSES THESE PROGRAMS



Health, Dental, Vision, Life & Long-Term Disability Benefits

**Andy Holmlund**, Chief Executive Officer

406-457-4400

[aholmlund@ms-sf.org](mailto:aholmlund@ms-sf.org)

<http://mustbenefits.org/>



Montana Schools Property & Liability Insurance Plan

**Dave Pillatzke**, Program Manager

406-457-4531

[dpillatzke@paynewest.com](mailto:dpillatzke@paynewest.com)

<http://msplip.com/>



Workers Compensation Insurance

**Shawn Bubb**, Director of Insurance Services

406-457-4500

[sbubb@mtsba.org](mailto:sbubb@mtsba.org)

<http://www.msgia.org/home>



Healthcare Reform

Section 125 Services

Health Savings Account Services

**Cheryl Brandt**, State Manager

877-589-2544, ext. 353

[Cheryl.Brandt@americanfidelity.com](mailto:Cheryl.Brandt@americanfidelity.com)

<http://www.americanfidelity.com/home.aspx>



Unemployment Insurance Program

**Theresa LeSueur**, Director

406-457-4407

[tlesueur@mtsba.org](mailto:tlesueur@mtsba.org)

<http://www.mtsuip.org/>

## IMPORTANT DATES & DEADLINES

### JANUARY 10

File school food program claim for reimbursement with OPI	Claims for reimbursement are due on the 10 <sup>th</sup> of each month; except months with less than 10 operating days. If a month has less than 10 operating days, combine the month with another (i.e., combine August and September on the September claim and May and June on the May claim).	<a href="#">School Nutrition Programs Checklist</a> <a href="#">FY2016-2017 Reimbursement Rates</a>
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OPI pays grant cash requests	OPI pays grant cash requests submitted by the 25 <sup>th</sup> of the previous month.	<a href="#">E-Grants System</a> Log in to your district's account, or click on Public Access, then Vendor Payee Details
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### JANUARY 15

Salary and Compensation Expenditure Report due <b><i>The deadline for the 2015-2016 report is extended to February 15, 2017</i></b>	Complete the report in the MAEFAIRS system. Information on all employees who received a paycheck during the 2015-2016 fiscal year must be set up in the district's Terms of Employment (TOE) data. Updates to the 2015-2016 TOE cannot be made until the 2016-2017 TOE is completed and submitted. Contact the OPI TEAMS staff at <a href="mailto:OPITEAMS@mt.gov">OPITEAMS@mt.gov</a> or (406) 444-9444 to open the 2015-2016 TOE for data input.	<a href="#">Compensation Expenditures Report Instructions</a>
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### JANUARY 20

OPI makes K-12 BASE aid payments	(DSA) Direct State Aid (QEC) Quality Educator Component (ARC) At Risk Student Component (IEA) Indian Education for All (SAG) Student Achievement Gap (SPED) State Special Education Payments (D4A) Data for Achievement (NRD) Natural Resource Development	<a href="#">FY2017 Payment Schedule</a> <a href="#">State Payments to School and Cooperatives</a>
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### JANUARY 25

Grant cash request due to OPI	Grant cash requests made by this date will be paid on February 10.	<a href="#">OPI Grants Calendar</a>
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### JANUARY 31

Annual tax forms due to employees, vendors <b><i>and Social Security Administration</i></b>	<a href="#">2016 Form W-2</a> Wage & Tax Statement to employees  <a href="#">2016 Form 1099-MISC</a> Miscellaneous Income to vendors  Federal copies of 2016 Form W-2 (with Form W-3 transmittal) are due to the Social Security Administration by January 31, 2017 whether you are filing paper forms or electronically.	<a href="#">2016 General Instructions for Forms W-2 and W-3</a>  <a href="#">Instructions for 2016 Form 1099-MISC</a>  <a href="#">Employer W-2 Filing Instructions &amp; Information</a>
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IMPORTANT DATES & DEADLINES		
JANUARY 31 (continued)		
4 <sup>th</sup> Quarter (October 2016 – December 2016) payroll reports due	<a href="#">Form 941</a> Employers Quarterly Federal Tax Return  Workers Compensation Insurance and Unemployment Insurance	<a href="#">Instructions for Form 941</a>  Check with your specific provider (i.e., MSGIA, Montana State Fund, MTSUIP, State of Montana or private insurer) for exact filing dates and instructions.
Tax forms under Sections 6055 and 6056 of the Internal Revenue Code are due (Affordable Care Act)          An employer with 50 or more full-time employees during the prior calendar year would file Form 1095-C and Form 1094-C.	<b>SECTION 6055 FORMS:</b> Insurers and employers that sponsor self-insured health plans will use IRS Forms 1094-B and 1095-B to report on individuals enrolled in minimum essential coverage.  <a href="#">Form 1094-B</a> <b>Transmittal of Health Coverage Information Returns.</b> Due to IRS by February 28, 2017 for paper filers and March 31, 2017 for e-filers.  <a href="#">Form 1095-B</a> <b>Health Coverage</b> Due to employees by <b>March 2, 2017</b> for the 2016 tax year.  <b>SECTION 6056 FORMS:</b> Large employers will use IRS Forms 1094-C and 1095-C to report on offers of health coverage and enrollment in employer-provided plans. Employers that sponsor self-insured plans and that are also applicable large employers will use Forms 1094-C and 1095-C to file a combined report under both section 6055 and 6056.  <a href="#">Form 1095-C</a> <b>Employer-Provided Health Insurance Offer and Coverage</b> Due to employees by <b>March 2, 2017</b> for the 2016 tax year.  <a href="#">Form 1094-C</a> <b>Transmittal of Employer-Provided Health Insurance Offer and Coverage Information Returns</b> Due to IRS by February 28, 2017 for paper filers and March 31, 2017 for e-filers.	<a href="#">Instructions for Forms 1094-B and 1095-B</a>          <a href="#">IRS Notice 2016-70</a>          <a href="#">Instructions for Forms 1094-C and 1095-C</a>          <a href="#">IRS Notice 2016-70</a>
2 <sup>nd</sup> Semester Bus Inspections must be completed	Use form TR-13 Bus Inspection for 2 <sup>nd</sup> semester bus inspections. The Highway Patrol must inspect the buses prior to January 31.	<a href="#">MCA, 20-10-101(4)(a)(i)</a> <a href="#">OPI Transportation Forms Calendar</a> <a href="#">Instructions for TR-13 Form</a>

## IMPORTANT DATES & DEADLINES

### JANUARY 31 *(continued)*

2018 Impact Aid applications are due at 9:59 MST	<p>Applications must be submitted to the US Department of Education (DOE) by the deadline to avoid a reduction in payments generated from the FY 2018 application. Late applications (applications received up to 60 days after the deadline) will result in payment reductions of 10 percent. The DOE will not accept applications received after the 60-day late window (April 1, 2017). Districts waiting for additional information as of the application deadline should go ahead and submit their applications. Submitted applications may be amended through September 30, 2017.</p> <p>Click <a href="#">here</a> to see instructions that assist in completing the application.</p>	<p><a href="#">Impact Aid Application Information</a>  <a href="#">Impact Aid Application Data</a> (click on link to 2018 Preliminary Data Sheets)</p>
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## FROM THE OFFICE OF PUBLIC INSTRUCTION (OPI)

### SCHOOL ELECTIONS

The regular school election day is May 2, 2017. Click [here](#) to see the School Election Calendar, which has been updated to reflect the various deadlines. The calendar also shows the forms related to each task.

- Candidates for a trustee election may file a Declaration of Intent and Oath of Candidacy (click [here](#) to access the form) between **December 8, 2016 and March 23, 2017**. The candidate for trustee must be registered to vote at the time the Oath is filed.
- County superintendents: please log into the County application and complete/verify district classification and board compositions for the 2017 school election season. Click [here](#) to see the Quick Reference Guide: County District Classification Collection
- The School Election Handbook and many forms used in school elections have been updated and are posted on the OPI website. Click [here](#) to see the Elections Resources page.

### OPI GEMS SCHOOL STAFFING REPORTS *[Thank you, Shanna Flores, Havre Schools, for the step-by-step instructions ☺]*

You can find all District Salaries for FY2014-15 on the OPI website. Here's how:

1. Go to <http://www.opi.mt.gov/>
2. Place your cursor on the Reports & Data tab, then GEMS Data Warehouse, then Public Site
3. Place your cursor on the DATA tab, then click on School Staffing
4. Click on the Menu icon (on the left)
5. Click on School District Employee Compensation Reports
6. Click on School District Employee Compensation Report Detail
7. Choose School Year and School District using the drop down boxes
8. Click on View Report



## MASBO EXHIBITOR MEMBERS

<b>Aflac</b> Rob Cook <a href="mailto:r_cook@us.aflac.com">r_cook@us.aflac.com</a>	<b>American Fidelity Assurance Co.</b> Cheryl Brandt <a href="mailto:Cheryl.Brandt@americanfidelity.com">Cheryl.Brandt@americanfidelity.com</a>	<b>Anderson, Zurmuehlen &amp; Co.</b> Stefeni Freese, CPA <a href="mailto:sfreese@azworld.com">sfreese@azworld.com</a>
<b>Edie Barnard</b> <a href="mailto:Edie.barnard56@gmail.com">Edie.barnard56@gmail.com</a>	<b>Black Mountain Software</b> Teresa Van Buren <a href="mailto:teresav@blackmountainsoftware.com">teresav@blackmountainsoftware.com</a>	<b>Bruco, Inc.</b> Adam Uselman, V.P.-C.O.O. <a href="mailto:adambruco@gmail.com">adambruco@gmail.com</a>
<b>CHMS, P.C.</b> Doris Leader, CPA <a href="mailto:doris@chmspc.com">doris@chmspc.com</a>	<b>D.A. Davidson &amp; Co.</b> Bridget Ekstrom <a href="mailto:Bekstrom@dadco.com">Bekstrom@dadco.com</a>	<b>Fellon Insurance Services</b> Dale Fellon <a href="mailto:fellonins@msn.com">fellonins@msn.com</a>
<b>Ron Foltz CPA firm</b> Ron Foltz, CPA <a href="mailto:Ron.foltz@ronfoltzcpa.com">Ron.foltz@ronfoltzcpa.com</a>	<b>Foxie Lady Computers, Inc.</b> David Bardwell <a href="mailto:foxieladyc@aol.com">foxieladyc@aol.com</a>	<b>Frontline Technologies</b> Jim O'Halloran <a href="mailto:johalloran@frontlinetechnologies.com">johalloran@frontlinetechnologies.com</a>
<b>Horace Mann</b> Keith Jorgensen <a href="mailto:keith.jorgensen@horacemann.com">keith.jorgensen@horacemann.com</a>	<b>Infinite Campus</b> Stephanie Sondrol <a href="mailto:Stephanie.sondrol@infinitecampus.com">Stephanie.sondrol@infinitecampus.com</a>	<b>Klimas Financial Services, Inc.</b> Charles Klimas <a href="mailto:cklimas@gwnsecurities.com">cklimas@gwnsecurities.com</a>
<b>Montana Schools Property &amp; Liability Insurance Plan (MSPLIP)</b> Dave Pillatzke <a href="mailto:dpillatzke@paynewest.com">dpillatzke@paynewest.com</a>	<b>Montana Schools Unemployment Insurance Program (MTSUIP)</b> Theresia LeSueur <a href="mailto:tlesueur@mtsba.com">tlesueur@mtsba.com</a>	<b>MSGIA-WCRRP</b> Shawn Bubbb <a href="mailto:sbubb@mstba.org">sbubb@mstba.org</a>
<b>Montana Unified School Trust</b> Andy Holmlund <a href="mailto:aholmlund@ms-sf.org">aholmlund@ms-sf.org</a>	<b>National IPA and TCPN</b> Shelley Andrews <a href="mailto:shelley.andrews@nationalipa.org">shelley.andrews@nationalipa.org</a>	<b>Pine Cove Consulting</b> Brandan Bassett <a href="mailto:bbassett@pinecc.com">bbassett@pinecc.com</a>
<b>Rudd &amp; Company, PLLC</b> Julie Kostecky, CPA, CVA <a href="mailto:jkostelecky@ruddco.com">jkostecky@ruddco.com</a>	<b>Schoolhouse IT</b> Jeffrey Patterson <a href="mailto:jeffp@schoolhouseit.com">jeffp@schoolhouseit.com</a>	<b>School Specialty</b> Scott Wilkey <a href="mailto:scott.wilkey@schoolspeciality.com">scott.wilkey@schoolspeciality.com</a>
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<b>TimeClock Plus</b> Blake Pitchford <a href="mailto:sales@timeclockplus.com">sales@timeclockplus.com</a>	<b>Tyler Technologies</b> Darlene Markegard <a href="mailto:Darlene.Markegard@tylertech.com">Darlene.Markegard@tylertech.com</a>	<b>Todd Watkins Consulting Services</b> Todd Watkins <a href="mailto:Toddwatkinsconsulting101@gmail.com">Toddwatkinsconsulting101@gmail.com</a>
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# Bring on the NEW YEAR!



## Adult Wellness Guidelines

### Making Preventive Care a Priority

#### Adult Health - for ages 18 and over

Preventive care is very important for adults. By making some good basic health choices, women and men can boost their own health and well-being. Some of these positive choices include:

- Eat a healthy diet
- Get regular exercise
- Don't use tobacco
- Limit alcohol use
- Strive for a healthy weight

\* Recommendations may vary. Discuss the start and frequency of screenings with your doctor, especially if you are at increased risk.

Screenings	
Weight	Every 1-3 years
Body Mass Index (BMI)	Every 1-3 years
Blood Pressure (BP)	At least every 2 years*
Colon Cancer Screening	Adults ages 50-75 — colonoscopy every 10 years, OR flexible sigmoidoscopy every 5 years OR fecal occult blood test annually*
Diabetes Screening	Those with high blood pressure should be screened. Others, especially those who are overweight or have additional risk factors, should consider screening every 3 years.*
Hepatitis C (HCV) Screening	Once for adults born between 1945 and 1965
HIV Screening	Adults ages 18-65, older adults at increased risk and all pregnant women should be screened.
Immunizations	
Tetanus Diphtheria Pertussis (Td/Tdap)	Get Tdap vaccine once, then a Td booster every 10 years.
Influenza (Flu)	Yearly
Herpes Zoster (Shingles)	1 dose given at age 60 and over
Varicella (Chicken Pox)	2 doses if no evidence of immunity
Pneumococcal (Pneumonia)	1 dose at age 65 and over*
Measles, Mumps, Rubella (MMR)	1 or 2 doses for adults born in 1957 or later who have no evidence of immunity
Human Papillomavirus (HPV)	3 doses for women ages 18-26 if not already given. 3 doses for men ages 18-21 if not already given.*



[www.mustbenefits.org](http://www.mustbenefits.org)

[bcbsmt.com](http://bcbsmt.com)

## Women's Health

Women have their own unique health care needs. To stay well, they should make regular screenings a priority. In addition to the services listed in the Adult Health section, women should also discuss the recommendations listed on the chart to the right with their doctor.

## Men's Health

Men are encouraged to get care as needed and make smart choices. That includes following a healthy lifestyle and getting recommended preventive care services. If they follow a game plan for better overall health, they'll be more likely to win at wellness.

In addition to the services listed in the Adult Health section, men should also discuss the recommendations shown in the chart to the right with their doctor.

**Learn more!** Additional sources of health information include:

- [ahrq.gov/patients-consumers/prevention/index.html](http://ahrq.gov/patients-consumers/prevention/index.html)
- [cancer.org/healthy/index](http://cancer.org/healthy/index)
- [cdc.gov/healthyliving/](http://cdc.gov/healthyliving/)

## Women's Recommendations

Mammogram	Mammogram every 2 years for women ages 50-74.** Mammograms for older and younger women or annual mammograms may also be appropriate.
Clinical Breast Exam	Every 3 years for women ages 20-39. Annually for age 40 and over.
Cholesterol	Starting age and frequency of screenings are based on your individual risk factors. Talk with your doctor about what is best for you.
Cervical Cancer Screening	Women ages 21-65: Pap test every 3 years. Another option for ages 30-65: Pap test and HPV test every 5 years. Women who have had a hysterectomy or are over age 65 may not need a Pap test.*
Osteoporosis Screening	Beginning at age 65, or at age 60 if risk factors are present*
Aspirin Use	At ages 55-79, talk with your doctor about the benefits and risks of aspirin use.

## Men's Recommendations

Cholesterol	Ages 20-35 should be tested if at high risk. Men age 35 and over should be tested.
Prostate Cancer Screening	Discuss the benefits and risks of screening with your doctor.*
Abdominal Aortic Aneurysm	Have an ultrasound once between ages 65-75 if you have ever smoked.
Aspirin Use	At ages 45-79, talk with your doctor about the benefits and risks of aspirin use.

You probably don't hesitate to ask your doctor about nutrition and exercise, losing weight and stopping smoking. But you can also ask about:

- Dental health
- Problems with drugs or alcohol
- Sexual behavior and sexually transmitted diseases
- Feelings of depression
- Domestic violence
- Accident/injury prevention
- Preventing falls, especially for ages 65 and over



\* Recommendations may vary. Discuss screening options with your doctor, especially if you are at increased risk.

\*\* At least every 2 years for women ages 50-74. Ages 40-49 should discuss the risks and benefits of screening with their doctor.

The recommendations provided in the table are based on information from organizations such as the Advisory Committee on Immunization Practices, the American Academy of Family Physicians, the American Cancer Society and the United States Preventive Services Task Force. The recommendations are not intended as medical advice nor meant to be a substitute for the individual medical judgment of a doctor or other health care professional. Please check with your doctor for individualized advice on the recommendations provided.

Coverage for preventive services may vary depending on your specific benefit plan and use of network providers. For questions, please call the Customer Service number on the back of your ID card.