

# Be proactive with a preventive exam



**Your annual preventive exam (annual physical) is the best way to stay in good health. It helps to prevent illness and detect diseases early before they become serious. The following information will help you to get the most out of your preventive exam.**

## **Avoid surprise charges: Know before you go**

- You are covered for one annual preventive exam per year.
- Most of your preventive care is covered 100 percent if you see an in-network doctor.
- Check the preventive schedule\* to know what is covered at 100 percent.
- Remind your doctor that you are there for your routine preventive exam so your visit is properly billed.
- You may incur additional charges if your doctor provides diagnostic care.

## **What's the difference between preventive care and diagnostic care?**

- **Preventive care** is when you go to a doctor for a check-up only and don't have symptoms of illness or a medical history that requires treatment or screening.
- **Diagnostic care** is when you go to a doctor for symptoms or a medical condition, which may require exams or screenings to diagnose, monitor, or treat your condition.

## **Don't hesitate to ask questions.**

Talk to your provider about what tests are being ordered. If something seems out of the ordinary, ask if it's covered as preventive.

## **Annual preventive exam screenings**

- **Vital signs:** Blood pressure, heart rate, respiration rate, temperature
- **Head and neck exam:** Throat, tonsils, teeth and gums, ears, nose, sinuses, lymph nodes, thyroid, and carotid arteries
- **Abdominal exam:** Liver size, fluid, bowel sounds, tenderness

## **Recommended lab tests**

- **Preventive screenings:** Age and gender appropriate (refer to the preventive exam chart on the opposite side for more details)

\* The full preventive schedule is available at [ibx.com/preventive](https://ibx.com/preventive).

Know what you need and when to get it

Review the recommendations below, then make your appointment today.

Preventive care saves lives

Preventive exams, screenings, and tests are important. Find specific lists for adults and children on [ibx.com](https://ibx.com). Then talk to your doctor or contact a Registered Nurse Health Coach directly.

Learn more at [ibx.com/preventive](https://ibx.com/preventive).  
Contact a Registered Nurse Health Coach at **1-800-ASK-BLUE**  
**(1-800-275-2583) (TTY: 711).**

Preventive Care for Adults

Physical exams	Age 18 and older	Annually	
Blood pressure	All ages	Annually	
Colorectal cancer screening	Age 45 and older	Fecal occult blood testing	Once a year
		Highly sensitive fecal immunochemical testing (FIT)	Once a year
		Flexible sigmoidoscopy	Once every 5 years
		CT colonography	Once every 5 years
		Stool DNA testing	Once every 3 years
		Colonoscopy	Once every 10 years
Flu shot	All ages	Annually	

Preventive Care for Women

Pelvic and clinical breast exam	Annually	
PAP test	Beginning at age 21	Every 3 years
Mammogram	After age 40	Every year
BRCA genetic testing	Ask your doctor about genetic assessment for breast and ovarian cancer susceptibility	

Independence Blue Cross offers products through its subsidiaries Independence Assurance Company, Independence Hospital Indemnity Plan, Keystone Health Plan East, and QCC Insurance Company — independent licensees of the Blue Cross and Blue Shield Association.

This is a list of the most common items covered during regular annual preventive exams. These may vary relative to individual and provider needs. The full preventive schedule is available at [ibx.com/preventive](https://ibx.com/preventive). The content of this schedule is subject to change.