

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, and 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, and tenderness

Recommended lab tests

- **Cholesterol screening:** Every five years or more frequently with risk factors (refer to the preventive exam chart on opposite side for more details)
- **Preventive screenings:** Age and gender appropriate (refer to the preventive exam chart on opposite side for more details)

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. Then talk to your doctor or contact a Health Coach directly.

Learn more at ibx.com/preventive.
 Contact a 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
Cholesterol	Beginning at age 17	One screening between the ages of 17 and 21, starting at age 40, every 5 years, based upon medical necessity.
Colorectal cancer screening	Age 45 and older	Fecal occult blood testing: Annually
		Highly sensitive fecal immunochemical testing (FIT): Annually
		Flexible sigmoidoscopy: Once every 5 years
		Barium enema: Once every 5 years
		CT colonography: Once every 5 years
		Stool DNA testing: Once every 5 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	Annually
BRCA genetic testing	Ask your doctor about genetic assessment for breast and ovarian cancer susceptibility.	

Independence Blue Cross offers products through its subsidiaries Independence Hospital Indemnity Plan, Keystone Health Plan East and QCC Insurance Company, and with Highmark Blue Shield — 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. The content of this schedule is subject to change.