

Wellness and Preventive Health Visits under the Chubb Medical Plan

Certain age and gender-specific wellness and preventive health visits that are covered at 100% under your Chubb medical plan if you stay in-network with your medical carrier. Check them out below!

Wellness or Preventive Health Visit	Description	Frequency
Annual physical (age 18+)	Preventative and wellness visit for individuals age 18 and older	One exam every 12 months ¹
Immunizations/vaccines	Depends on type of immunization; but can include: <ul style="list-style-type: none"> • Measles • Whooping cough (pertussis) • Chickenpox • Hepatitis A & B 	Frequency depends on type of vaccine Refer to Centers for Disease Control and Prevention Immunization Schedule
Mammogram ²	An x-ray picture of the breast. Mammograms can be used to screen (test) for breast cancer in women with no signs or symptoms	<ul style="list-style-type: none"> • Women ages 40 – 49: Talk with your doctor about when to start getting mammograms and how often to get them • Women ages 50 – 74: Get mammograms every 2 years. For information on expanded coverage for women’s health and wellness, please refer to http://www.hrsa.gov/womensguidelines/
Gynecological (Well-Woman) exam	Your well-woman visit is a chance to focus on your overall health and wellness. There are 3 main goals for the visit: <ul style="list-style-type: none"> • Documenting your health habits and history • Getting a physical exam • Setting health goals 	One exam every 12 months
Prostate –Specific Antigen (PSA) and Digital Rectal Examination (DRE)	(Males age 40 and over) ³	One exam every 12 months
Well Child and Well Baby Visits (including immunizations)	Preventative and wellness visit for individuals under age 18	<ul style="list-style-type: none"> • Seven exams in the first 12 months of life • Three exams in the 13th – 24th months of life • Three exams in the 25th – 36th months of life • One exam every 12 months thereafter
Colonoscopy ⁴	This test lets the doctor look inside your rectum and colon to check for cancer and polyps (growths that can turn into cancer). To do a colonoscopy, the doctor puts a thin, flexible tube into your anus. The test is done at a hospital or clinic.	<ul style="list-style-type: none"> • At 50 years of age to 75 years of age - yearly screening with high-sensitivity stool test for blood, OR • Sigmoidoscopy one every five years with high sensitivity stool test for blood every 3 years, OR • Colonoscopy every 10 years • Over 75 years of age: review appropriate testing with your physician

¹ For Aetna: one exam per calendar year

² For Optima: One screening for women ages 35 – 39 and one routine mammogram starting at age 40 and then one thereafter every 12 months

³ For Horizon BCBS: One exam every 12 months starting at age 50

⁴ For Horizon BCBS and Aetna: Members are eligible for a colonoscopy starting at age 45