

Wellness and Preventative Health Visits Covered Under Chubb's Medical Plans

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: Mammograms are recommended 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 per calendar year
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 the age of 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 per calendar year 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. The first exam each calendar year will be considered preventative with no cost to you. However, members should contact Optima if they incur a cost for their first exam of the calendar year to have their claim reprocessed. For Horizon BCBS and Aetna: The first exam every calendar year is considered preventative and therefore is no cost to you. Additional exams in the same calendar year would be processed as diagnostic and therefore, your deductible and plan cost sharing would apply.

³ For Horizon BCBS: One exam every 12 months starting at age 50; For Aetna: no age or frequency limits

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