

Preventative health tests and screenings

Looking after your future self

Your health is one of your most valuable assets. So it's important to get regular health checks and screenings so you can keep yourself as healthy as possible. Many factors that contribute to poor health may not be obvious, so completing checks and screenings can help you reduce your risk, even when you're feeling healthy.

Why is it important to get preventative health screenings or checks?

Preventative health check-ups or screenings can help to find problems before they start or find health issues earlier. This can improve the chances of treatment and cure. In fact, the leading causes of poor health and death in Australia are preventable or can be delayed by early treatment and intervention¹. By getting regular health checks, screenings and treatments, you can help to improve the length and quality of your life.

Which health screenings should I be getting?

It's important that you only obtain preventative health screenings that have been recommended by the Australian Government or your doctor. Over time, preventative health tests change and some tests are no longer used for routine screening. The RACGP Red Book² provides guidelines for general practitioners on the kind of screening and services that should be provided to the Australian population in general practice.



Screening tests are based on age, gender and your individual underlying risk. Speak to your treating doctor about what preventative screening tests are most appropriate for you.

Some common preventative health tests

All ages

Test	How it's done
Blood pressure High blood pressure can increase your risk for cardiovascular disease. Your GP will advise how frequently you should be getting this test done.	A simple test done by your GP with a device called a sphygmomanometer, which has an inflatable cuff that is placed on your upper arm or the wrist.
Dental examination Poor dental health doesn't just affect your teeth. Tooth and gum infections can impact your wellbeing so it's important to look after your teeth. Australian Dental Association recommends that if you have good basic oral health you should visit a dentist every 6–12 months.	A physical examination of your teeth by your dentist.
Eye examination Vision problems are likely to affect everyone at some point in time. The most commonly known are short- or long-sightedness, astigmatism and presbyopia (the ability to focus on nearby objects) which affects everyone in some way after the age of around 40 ³ . Other vision problems and conditions are more serious and can have a greater impact on quality of life. Regular eye examinations with an optometrist can combat potential issues and help maintain good vision for life.	A physical examination of your eyes done by an optometrist.
Medical and family history Your GP may ask you to complete a questionnaire or may ask you about your medical history directly. Questions will cover both your own as well as relevant family medical conditions and issues.	Your GP will ask questions about your medical history.
Mental health check One in five people in Australia will suffer from a mental health condition. Having regular discussions with your doctor can help identify if further help is required.	An assessment by your GP where you answer a series of questions about your wellbeing.
Skin cancer check Checks for suspicious looking moles or discolouration of the skin which may be cancerous. Early detection of melanomas can improve recovery outcomes.	A physical examination of the skin by your GP or at a skin cancer clinic.



Teens & 20's

Test	How it's done
Breast cancer  FEMALES ONLY Breast cancer affects one in eight Australian women and whilst it is more common in older women, regular self-examination is important to get used to what is normal for you. Early detection of cancer can improve recovery outcomes.	A good time to start regular self-examination and if you notice any concerning changes to check with your doctor.
Cervical screening test  FEMALES AGED 25-74 The cervical screening test is used to detect abnormal cervical cells which may lead to cervical cancer. This test has recently replaced the Pap smear and is taken every five years .	This test is done by taking a smear of the cervix.
STI test People who suffer from sexually transmitted infection (STI) may not experience any symptoms. Getting this test can help put a person's mind at ease, if they're at risk.	A blood test done at a medical centre or pathology lab.

30's and 40's

Test	How it's done
Cholesterol test High levels of cholesterol can increase the risk of cardiovascular diseases. A cholesterol test should be taken every three years .	A blood and urine test conducted at a medical centre or pathology lab.
Glucose A glucose test can help diagnose diabetes which can increase your risk for cardiovascular disease, nerve and kidney damage, and vision impairment.	A blood test done at the pathology lab or by your GP by a pin prick to your finger. You may be required to fast prior to the test.

50's

Test	How it's done
Bowel cancer screening (faecal occult blood test) A faecal occult blood test detects the presence of blood in your stool. Presence of blood in the stool can be a sign of bowel cancer. It is the third most common cancer in both men and women in Australia, and is more common in people aged 50 years and over ⁴ .	A national bowel cancer screening program is run by the Australian Government. A free screening test is sent to your home every 2 years after you turn 50. The test is a simple faecal (stool) test from a sample you have provided. Alternatively, this test can be done by your GP or pathology lab.
Breast cancer screening (mammogram)  FEMALES ONLY A mammogram (x-ray of the breast) can detect changes to your breast tissue which may not be detected via breast examination. Early detection of cancer can improve recovery outcome.	A specialised breast scan that is done at a radiology centre.
Osteoporosis Osteoporosis is a condition which decreases the strength of the bones, making them more fragile. Your GP can give advice on how to decrease risk and/or manage the condition.	A specialised bone scan that is done at a radiology centre.
Prostate cancer  MALES AGED 69+ The most common cancer diagnosed in men in Australia with 1 in 6 men over 85 diagnosed ⁴ . If your GP believes you might be at risk or have symptoms, they may recommend a screening test.	Prostate cancer can be diagnosed through a number of tests so it's best to consult with your doctor on which test is best, based on your symptoms.

About TAL

TAL has been protecting Australians for over 150 years and as one of Australia's leading life insurers, we are trusted by 5 million Australians to be there to support them when they need us most. In 2022, we paid \$3.5 billion in claims to 45,301 customers - that's equivalent to over \$65.7 million a week.

At the heart of the claims experience is you. Our goal is to help you get back to your best possible state of health as quickly as possible.

TAL's focused on your health

We care about the health of every Australian and we're always looking for new ways to help our customers live as healthy and full a life as possible.

When we look at health, we take a holistic approach because it's the balance of physical, mental and financial wellbeing that lets you live your best life.

We're here to encourage you when you're well, and during the tough times to support and help you reach your best possible state of health.

From partnering with health experts to developing innovative, practical support programs to rewarding with proactive health programs, we're by your side, wherever you are on your health journey. Because your health and wellbeing are as important to us as it is to you.

References

- 1 Australian Institute of Health and Welfare, 2020. Australia's health 2020. Australia's health series no. 17. Cat. no. AUS 231. Canberra: AIHW
- 2 RACGP. 2018. Guidelines for preventive activities in general practice, 9th edition. Available at: <https://www.racgp.org.au/>. Accessed 1 March 2021
- 3 <https://goodvisionforlife.com.au/vision-problems/#commonproblems>. Accessed 1 March 2021
- 4 <https://www.cancer.org.au>. Accessed 1 March 2021

Important Information

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