

Looking after your future self

Preventative health tests
and screenings



Your health is one of your most important 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, completing checks and screenings can help you reduce your risk.

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 your length and quality of life.

Which health screenings should I be getting?

It is 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

Test

How it's done

Blood pressure

High blood pressure can increase risk for cardiovascular disease.

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.

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.

A simple faecal (stool) test that can be done by your GP. You will need to provide a stool sample.

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 the radiology centre.

Cervical screening test – females only

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.

Cholesterol test

High levels of cholesterol can increase risk of cardiovascular diseases.

A blood 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.

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.

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 the radiology centre.

Skin cancer check

Checks for suspicious looking moles or discolouration of the skin which may be cancerous. Early detection of melanomas can improve recovery outcome.

A physical examination of the skin area by your GP or at a skin cancer clinic.

STD test

People who suffer from sexually transmitted diseases (STD) 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.

About TAL

TAL is a leading life insurance specialist, protecting people, not things, for over 140 years. Today, we insure almost 4 million Australians and in 2017, reached a new milestone paying almost \$1.6 billion in claims.

We've learnt that the most important part of life isn't the stuff we own, but the experiences we share with the people we love. It's living life. This Australian life.

TAL's focused on your health

At TAL, we're always thinking of new ways to protect every aspect of this Australian life. Your physical, mental and financial health is at the heart of that.

Whether it's sharing expert insights about good health habits or giving you tools and tips to make looking after yourself simpler, our goal is to help you live as healthy and full a life as possible.

Because your health and wellbeing are as important to us as they are to you.

References

- 1 Australian Institute of Health and Welfare, 2016. Australia's health 2016. Australia's health series no. 15. Cat. no. AUS 199. Canberra: AIHW
- 2 RACGP. 2018. Clinical guidelines. Available at: <https://www.racgp.org.au/your-practice/guidelines/redbook/>. Accessed 7 June 2018

Important Information

This information booklet has been compiled by TAL Life Limited ABN 70 050 109 450 (TAL) for the information of TAL's customers. The health and medical information provided in this booklet is general information only and is not a substitute for advice from a qualified medical or other health professional. This booklet is not intended to diagnose, treat, cure or prevent any health problem. Always consult your general practitioner or medical specialist before changing your diet, starting an exercise program, or taking medication or supplements of any kind. While all care has been taken to ensure that the information provided in this booklet is accurate and complete, neither TAL nor its employees accept liability for any loss or damage caused as a result of reliance on the information provided. The information in this booklet is current as at 20 June 2018. © Copyright 2018 TAL Life Limited

TAL Life Limited

ABN 70 050 109 450 | GPO Box 5380 Sydney NSW 2001

Customer Service Centre: 1300 209 088 | customerservice@tal.com.au

tal.com.au

TALR7944/0618

The TAL logo consists of the letters 'TAL' in a bold, sans-serif font. The 'T' and 'A' are a dark blue color, while the 'L' is a bright green color.