



R I BAR ASSOCIATION

The Wealth of Preventive Health



With our busy schedules and endless to do lists, it is easy to put preventive health on the back burner. Why should you go to the doctor if you aren't feeling sick?

This is one of the many reasons Americans miss their annual preventive health screenings. In fact, only one in five adults— less than half the population— gets an annual physical every year! Yet preventable medical conditions cause 7 out of 10 U.S. deaths.

Why is Preventive Care so Important?

Preventive screenings are designed to prevent disease and catch things early, when chances of treatment and cure are better. Almost half of America’s population has been diagnosed with a chronic condition including heart disease, cancer, diabetes, asthma and AIDS. Keeping up with the recommended health screenings can help you to better manage or reduce the risk of developing one of these diseases.

Cost of Preventive Care

Thanks for the Affordable Care Act, health insurance plans are required to cover most preventive healthcare at 100% when performed as part of an annual physical by an in-network provider. With no out-of-pocket cost, finances should not be a barrier to maintaining your annual preventive health checkup.

Recommended Screening by Age and Gender

✓ Men ✓ Women

Age	Annual Physical Exam	Dental Visit	Colon Cancer Screening	Lung Cancer Screening	Cervical Cancer Screening	Breast Cancer Screening	Prostate Cancer Screening
21-29	✓✓	✓✓			✓		
30-39	✓✓	✓✓			✓		
40-49	✓✓	✓✓	✓✓		✓	✓	✓
50-64	✓✓	✓✓	✓✓	✓✓	✓	✓	✓
65+	✓✓	✓✓	✓✓	✓✓	✓	✓	✓

Source 1. <https://www.cdc.gov/family/checkup/index.htm> 2. <https://www.publichealth.org/public-awareness/preventive-care-schedule/> 3. <https://www.cancer.org/healthy/find-cancer-early/cancer-screening-guidelines/screening-recommendations-by-age.html> Treatment Disclaimer: This material is for informational purposes and is not intended to be exhaustive nor should any discussions or opinions be construed as legal advice. Contact your broker for insurance advice, tax professional for tax advice, or legal counsel for legal advice regarding your particular situation. USI does not accept any responsibility for the content of the information provided or for consequences of any actions taken on the basis of the information provided. © 2022 USI Insurance Services All rights reserved.