



Policies and Benefits

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Annual medical exams improve health, cut medical costs

Most people do not look forward to getting their annual medical exam, and some folks do their best to avoid it altogether. While a doctor's visit may seem unnecessary when you're feeling perfectly well, an annual physical is an important part of preventive medical care.

Parents often make certain their children receive annual physicals, but these exams become increasingly important into adulthood. Even those who maintain a healthy lifestyle, pay attention to their eating habits, exercise and avoid smoking can benefit from annual physical exams. Health professionals use these exams to watch for symptoms which may not be noticeable to the patient, and could lead to serious illness. For those who have difficulty maintaining a healthy lifestyle, annual exams are even more important. State employees' health benefits cover the cost of annual physicals because they help prevent more serious illness and reduce the overall cost of healthcare, and those who undergo annual medical exams benefit from improved health and increased lifespan; they

can also provide peace of mind, as people tend to worry less about their health when they are checked once a year.



Most people can easily recall the poking and prodding that takes place during a physical exam, but a majority of the time is spent simply talking to your doctor, answering a list of health-related questions and discussing your family health history. It's important to be honest when answering these questions. Even if you feel that a health problem may be minor and irrelevant, or you find it embarrassing, talk about it with your doctor. Even a small detail can help them more accurately assess your overall health. But don't wait for your annual exam to tell your doctor about any serious or lingering symptoms. Any seri-

ous illness or symptom should be examined as soon as possible.

As for the actual physical examination, your doctor will perform a series of checks that are all quick and relatively painless. You might be asked to visit a medical lab before or after your exam appointment so you can provide samples for testing. The results of these tests will be sent to your doctor. During the physical, your doctor will visually examine your eyes, ears, nose and throat; take your blood pressure and listen to your heart, lungs and abdomen to make sure everything looks and sounds normal. Your skin, muscles and extremities will be examined, and your physician may perform any gender-specific exam procedures.

To schedule an appointment for a physical, contact your primary care physician. Note: a co-payment is not typically required for an annual physical, but may be assessed under certain circumstances. Your insurance provider can provide details regarding when co-payment fees are applicable. ●