Preventative health tests and screenings

Looking after your future self



TAL

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.

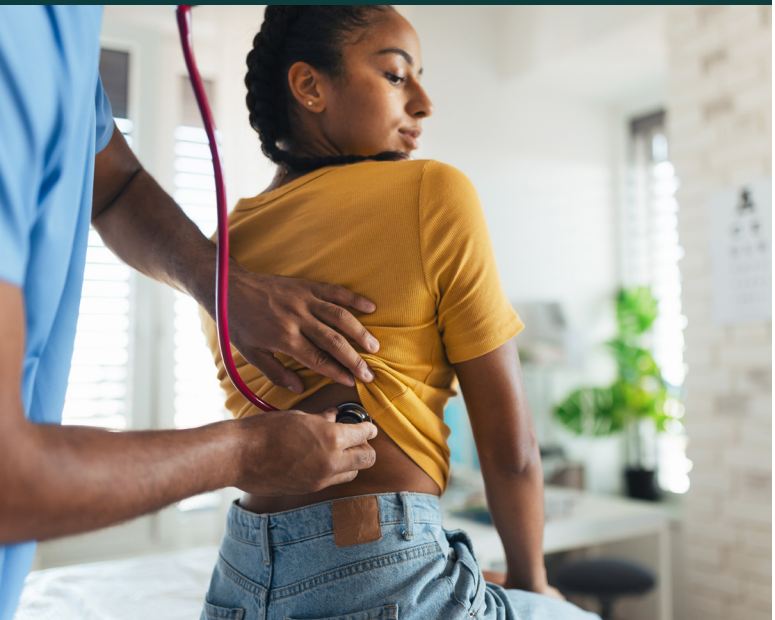
Why is it important to get preventative health screenings or checks?

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 intervention[1]. 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 Book[2] 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. Many pharmacists also provide blood pressure monitoring.	A simple test done by your GP with a device called a sphygmomano-meter, 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 (an age-related reduction in 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 experience 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 Check your skin regularly for new or changing spots, moles or lesions. Early detection of melanomas can improve recovery outcomes.	A physical examination of the skin by your GP or at a skin cancer clinic.

All ages (Cont.)

Test	How it's done
STI test People who suffer from sexually transmitted infection (STI) may not experience any nsymptoms. Getting this test can help put a person's mind at ease, if they're at risk.	Testing may involve a urine sample, blood test and/or swabs, depending on the infection and your circumstances.

Teens & 20's

Test	How it's done
Females All Ages	
Breast cancer BreastScreen Australia offers free mammograms every two years for women aged 50–74. Women aged 40–49 and 75 or older can also access the program and should discuss whether screening is appropriate with their doctor.[4] 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.
Females Aged 25-74	
Cervical screening test The cervical screening test is used to detect abnormal cervical cells which may lead to cervical cancer and is **taken every five years**.	The Cervical Screening Test checks for human papillomavirus (HPV), which can cause changes to cells in the cervix. The test can be done by a healthcare provider or by using a self-collected vaginal sample.

30's & 40's

Test	How it's done
Cholesterol test High levels of cholesterol can increase the risk of cardiovascular diseases. Frequency of testing varies according to risk level.	A blood test measuring cholesterol and other blood fats.
Glucose A glucose test can help diagnose diabetes which can increase your risk for cardiovascular disease, nerve and kidney damage, and vision impairment.	A laboratory blood test, such as fasting glucose or HbA1c. Whether fasting is needed depends on 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[5].	A national bowel cancer screening program is run by the Australian Government. Australia's National Bowel Cancer Screening Program provides free at-home bowel screening tests to eligible people aged 45–74. People aged 50–74 are automatically sent a kit every two years, while people aged 45–49 can request a free kit. 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.
Females Aged 50-74	
Breast cancer screening (mammogram) 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 breast scan is done at a BreastScreen Australia location every 2 years.
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 bone mineral density scan, called DXA, when recommended following assessment of age and fracture risk.
Males Aged 50-69	
Prostate cancer Prostate cancer is the most commonly diagnosed cancer in Australian men, with around 1 in 5 men estimated to be diagnosed by age 85.[4] Men aged 50–69 can talk to their GP about completing 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 more than 5 million Australians to be there to support them when they need us most. In our last financial year, we paid $4.7 billion in claims to 57,011 customers and their families.

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 Health for Life

We all approach life a little differently and that's what makes this Australian life so precious and unique. As a leading life insurer, we partner with superannuation funds to provide them and their members with evidence-based and holistic health and wellbeing support.and wellbeing support.

References

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5 Australian Government Department of Health, Disability and Ageing, 2026. National Bowel Cancer Screening Program. Available at: https://www.health.gov.au/our-work/national-bowel-cancer-screening-program

Important Information

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