



THOMAS CHITTENDEN
HEALTH CENTER

What is covered in a Physical Exam?

Many insurance companies now cover preventative care services without co-pays or deductibles. These services typically include an annual preventative visit, routine vaccines and screenings for medical conditions such as cancer, high cholesterol and diabetes. Insurance companies do not consider medication refills, monitoring chronic conditions or assessing and managing *new* symptoms as preventative care. For insurance purposes, these services are treated as two separate visits and must be billed as such.

For your convenience, we often complete both of these services at one office visit. However, if we discuss chronic medical conditions (refill medications, monitor labs, etc.) or manage new symptoms (knee pain, cough, rash, etc.) at a preventative visit, you may be subject to whatever co-pay or deductible your insurance company requires for a routine medical office visit.

In summary, you can schedule both types of services together, but please be aware that **your insurance will likely consider these 2 separate visits on the same day.**

Here some typical examples, but please confirm with your own insurance:

Preventative visit

Annual wellness visit

Screening cholesterol

Mammography

Routine Medical Care

Medication refills

Lab work for chronic condition

X-rays to diagnose symptoms