

Early detection screenings and health check-ups for adults

It is true for many diseases: the earlier they are diagnosed, the greater the chances of recovery. For this reason, we cover the costs of several early detection screenings and health check-ups.

Health check-up

During the health check-up, your health risks are recorded and assessed. A check-up helps to identify major diseases and illnesses at an early stage. The doctor will also check your vaccination status to make sure you are up to date.

All insureds are entitled to get a health check-up **once between the ages of 18 and 34** and **every three years starting from the age of 35**. If you are older than 34 years of age and had a health check-up, for example, in May 2021, then you will be eligible to have the next health check-up in January 2024. The examination is performed by

- general practitioners
- specialists in general internal medicine
- physicians who are not specialists in a specific field

What examinations are performed during the check-up?

During the consultation at the doctor's practice, your doctor will ask you about both your own medical history and your family medical history, in order to assess your familial risk factors (medical history).

You will then be given a thorough **physical examination**.

Starting at the age of 35, the check-up will also include a **blood draw** (total, LDL and HDL cholesterol levels, triglycerides and fasting plasma glucose) and a urinalysis (protein, glucose, erythrocytes, leukocytes, nitrite).

During check-ups for insureds between the ages of 18 and 34, a blood test is only done if there is a relevant risk (e.g. unusual family medical history, obesity or high blood pressure).

Your physician will discuss all the results with you at the doctor's practice. Where necessary, you will be given tips on how to change your lifestyle in order to prevent or improve a disease or health condition.

If a health problem or disease is detected or suspected, the doctor will arrange for further diagnostic procedures and necessary treatments.

Early detection cancer screenings for women

- **Genital cancer screening**
 - **starting at age 20** – annual examination of the genital organs
- **Cervical cancer screening**
 - **between age 20 and 34** – annual Pap smear. The cells removed during the screening are examined to detect any changes.
 - **starting at age 35** – Pap smear as well as an HPV test every three years. This test is used to determine whether the cervix is infected with HPV viruses.
- **Breast cancer screening**
 - **starting at age 30** – manual clinical examination of the breasts and lymph nodes near the breast area
 - **between 50 and 69 years of age** – additional mammography every two years. A mammography is an x-ray of the breast used to detect cancer or abnormalities.

All screenings are performed by your gynaecologist except for the mammography screening. You will be sent an invitation to attend a "screening unit" for the mammography.

Chlamydia test for women

Women **under the age of 25** can get a chlamydia test (through a urinalysis) at their gynaecologist's practice once a year. Chlamydia are bacteria. A chlamydia infection is one of the most common sexually transmitted illnesses. The doctor's practice usually receives the test result within a few days.

0040682171 - 3583987 - 0000000000000000



Early detection cancer screening for men

Starting at age 45, men can be screened for cancer of the prostate and external genitalia each year. The examination is performed by a physician specialised in urology, general medicine or internal medicine.

Ultrasound screening for abdominal aortic aneurysms

Men aged 65 and over are also entitled to get a one-time ultrasound screening of the abdomen to check for abdominal aortic aneurysms. The ultrasound is used to detect whether the abdominal aorta is enlarged. For this screening, the physician needs a special billing authorisation.

Screening test for hepatitis B and C

Starting at age of 35, men and women can get a one-time screening test for a hepatitis B and C during their health check-up.

Skin cancer screening

We cover the costs of **skin cancer screenings**. Your age determines the intervals of skin cancer screenings.

Starting at age of 35, you can have this skin examination performed by a qualified doctor every two years. The screening can be done in your primary physician's practice or by specialist in dermatology and venerology specialist, for example.

We offer more: As a TK member, you can get the screening every 24 months starting at age 20.

Ask your doctor whether he or she is an social health insurance (SHI) doctor contracted with TK. If yes, simply present your TK eHealth card and we will settle the bill directly with the doctor's practice.

Any abnormal or unusual skin changes will then be examined more closely by your dermatologist. If necessary, a tissue sample will be taken to verify the diagnosis.

Some doctors also offer additional examinations that can detect skin cancer at an early stage. **Before** getting one of these examinations, please contact us to check whether we may cover the costs.

Bowel cancer screening starting at age 50

Depending on your age, this screening is **either** done by a faecal occult (invisible) blood test **or** by a colonoscopy (endoscopic examination of the entire large intestine). During a colonoscopy, polyps (early precursors to potential colon cancer) can be removed immediately.

- **Women between ages 50 and 54** can get a faecal occult blood test each year.
- **Men between ages 50 and 54** can choose between the yearly faecal occult blood test **or** one colonoscopy during the 4-year period.
- **Starting at age 55**, both women and men can decide to get either a faecal occult blood test every two years or one colonoscopy.

If you decide to have a colonoscopy done, you will not be eligible to have another colorectal cancer screening again for at least **10 years**. We cover the costs for a maximum of two colonoscopies as early detection screenings. Starting at the age of 65, a colonoscopy is already considered to be the second colorectal cancer screening.

As an alternative to the two colonoscopies, a rapid faecal occult blood test can be performed every two years. The following specialists are permitted to perform these tests:

- gastroenterologists
- specialists in general internal medicine qualified to perform endoscopic colonoscopies
- surgeons

Dental examination

The cost for this examination, which checks for dental, oral and maxillofacial conditions, infections and diseases, is covered every six months via the TK eHealth card. There must be at least four months between these examinations. Tartar can be removed from the teeth at no cost once a year.

In addition, we will pay for a periodontal screening index (PSI) performed by the dentist every two years, if required. During this screening, the gingiva and, if necessary, the jaw are thoroughly examined to check for potential infections or diseases, such as periodontitis.

Make sure to have the dentist record your visit in your **dental bonus booklet**, because we reward regular annual check-ups with a larger allowance if dental prostheses, e.g. crowns or bridges, become necessary.

Find out more

Further information in German is provided at [tk.de](https://tk.de/search/code/2000894), [search code 2000894](https://tk.de/search/code/2000894)¹.

TK-Erinnerungsservice [TK reminder service]

Never miss an appointment for early detection screenings and check-ups. We will be happy to send you free reminders in advance by e-mail or via your TK mailbox. Just go to tk.de, register for "**Meine TK**" ["My TK"] and sign up for the TK-Erinnerungsservice.

¹ Unfortunately, the website is currently only available in German.