



Preparing for a Paramedical Exam

WHAT IS A PARAMEDICAL EXAM?

Before issuing a policy, an insurance company needs medical information about you, the applicant. A paramedical professional gathers this information during a paramedical examination (exam).

During the paramedical exam, a paramedical professional will ask you questions about your medical history and record your blood pressure, pulse, height and weight. You will not be required to undress during the exam. The insurance company may also require an EKG, urine sample, blood sample or a saliva sample. The exam will last approximately 30 to 45 minutes, depending on the length of your medical history.

APPOINTMENT AND LOCATION

The paramedical examiner will contact you directly regarding your paramedical exam. The exam can be completed at your home, work or local examination center. You choose the time and place that is most convenient for you.

STRICTLY CONFIDENTIAL

All information is strictly confidential. Blood, urine and saliva collections provide important information for underwriting purposes and testing is performed by a laboratory. Your results are sent only to the insurance company. If you would like a copy of your lab results, please contact your insurance agent.

MEDICAL HISTORY INFORMATION

A paramedical professional will ask you about illnesses, conditions, surgeries, examinations and tests you have had, along with any previous history of treatments and medications. Below is an example of information that you may need to provide:

- Verification of your identity.
- Authorization to collect the information.
- Questions about your:
 - Health
 - Healthcare visits, dates and test results
 - Family medical history
 - Physicians' names, addresses and phone numbers
 - Current medications (over-the-counter and prescription) including dosage, reason, frequency and prescribing physician

TESTING REQUIREMENTS AND PROCESS

Each insurance company determines the appropriate testing requirements. This may include the collection of blood, urine and/or saliva. To help prevent the spread of disease during

collection, paramedical professionals use sterile testing materials and break packaging seals in your presence. Before the collection is completed, you will be required to sign a testing authorization form, allowing us to send your collection to the designated laboratory for testing.

If you are required to have a blood draw, please advise the representative at the time of scheduling if you have experienced fainting, nausea, bruising or any other reaction during a past blood draw. It is also important to notify us if you are currently taking "blood thinning" medications or routine doses of aspirin.

Electrocardiogram (EKG)

You may also be required to complete an EKG. An EKG is a painless recording of electrical impulses caused by cardiac contraction and relaxation. Electrodes are attached to your chest, arms and legs while you are lying down. Please make sure to wear upper body clothing that opens to the front so that it can be unbuttoned and/or loosened for proper chest lead placement. It is important to remain relaxed to prevent muscle interference on the EKG tracing.

Physician Examination

Some insurance companies require a physician to perform an examination. Since this examination is more extensive, it can last longer and you may be required to partially undress.

PREPARING FOR YOUR EXAM

Below are some tips that may help to avoid artificially high blood pressure/pulse readings and to help provide the best examination results:

- Avoid foods unusually high in salt content for 24 hours prior to your exam.
- Get plenty of sleep the night before your exam.
- Follow any fasting requirements closely (we suggest 8 hours)
- Avoid all alcoholic beverages at least eight hours before your exam.
- Avoid tobacco of all forms and caffeinated beverages at least one hour before your exam.
- Be well-hydrated and drink a large glass of water one hour before your exam so you can easily obtain a urine specimen.
- Avoid strenuous exercise at least 12 hours prior to your exam.
- Make a list of all your current medications and have available at your exam.