

# **YOUR PARAMEDICAL EXAMINATION**

A brief medical exam is required as a routine part of your application for insurance. A trained examiner will contact you to schedule a date and time for your exam at your earliest convenience.

The examination is very brief, usually lasting 15 to 20 minutes. There is no undressing required. The exam consists of a series of questions about your medical history as well as a measurement of your height, weight, blood pressure, and pulse. A urine specimen is also collected. We can perform the exam in your home or work place, or you may come in our office if you prefer.

In some cases, an EKG may be done or a Blood Specimen collected in order to satisfy company requirements. The examiner will inform you what is needed when they schedule your appointment. A quiet, private atmosphere is best for conducting an exam.

*To save you time and to obtain the best possible results, please follow these suggestions:*

1. Because your blood pressure and pulse can be affected by stress, alcohol, caffeine, smoking and some over the counter medications, you should:
  - A. Get a good night's sleep the night before your exam.
  - B. Relax! If we are coming to your office, try to schedule a quiet, "non-stressful" time of day.
  - C. Avoid alcoholic beverages (beer, wine, or mixed drinks) for 24 hours prior to an exam.
  - D. Avoid smoking for at least 30 minutes before an exam (as smoking can constrict blood vessels).
  - E. Avoid too much coffee or excess amounts of caffeine in tea or soft drinks.
  - F. Take all your medications as you normally would. Please inform the examiner of any medications (over-the-counter or prescription) that you are taking daily; or have taken prior to the exam.
2. Have available your doctor's name, address, phone number and the date and reason for your last visits (especially those in the last five years) and the names of any prescriptions you are taking.
3. If blood is being drawn, results will be more accurate if no food is taken for at least four to six hours prior to an appointment. Your examiner will advise you of any fasting requirements.
4. Drink plenty of water, we suggest at least a glass, an hour prior to the exam so you will be able to provide a urine specimen!

The paramedical examiner is not permitted to make any medical diagnosis or offer any opinion as to your ability to qualify for insurance. All decisions are made in the underwriting department of the insurance company. Blood and urine test results can only be released through the insurance company's underwriting department.

All information obtained during your exam is strictly confidential. If you have any questions regarding your examination, please feel free to call our office or your agent.

If you have to reschedule your appointment, please give us 24 hours notice.

Thank you for your cooperation.

<b>Agent:</b> _____
<b>Phone:</b> _____
<b>Date/Time Exam Scheduled:</b> _____



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