



# What to Expect: Your Paramed Exam

## What You Should Know About the Medical Portion of your Insurance Application

As a part of your application for insurance, a brief medical report about you is required. This report will be completed by a professional examiner from a paramedical service provider. You can be assured that the examiners are trained medical professionals who will handle your exam in a courteous and discreet manner.

### What, When and Where

An examiner from the paramedical service provider will contact you to schedule an appointment at your earliest convenience. This meeting may take place at the paramedical provider's office, your home or your place of employment. When the examiner contacts you, he/she will discuss exactly what will be done.

### Some possibilities are:

#### Paramedical Report *(Approximately 30 minutes)*

A multi-page questionnaire asking complete medical history, vital signs (height, weight, blood pressure, pulse) and a urine sample. Be prepared to answer questions regarding your family's medical history.

#### Blood Profile

*(Approximately 10 minutes)*

Blood will be drawn from your arm or your finger as required by the insurance company. A urine specimen also is collected. Only sterile, disposable needles and

supplies are used. This blood profile will be sent to a laboratory designated by your insurance company. Results are sent directly from the lab to your insurance company's home office. The paramedical service provider never learns of any test results.

#### Electrocardiogram *(Approximately 20 minutes)*

Also known as an EKG or ECG. This is a painless procedure that requires electrodes be placed on bare skin on your chest, arms and lower legs. You will need to lie flat, in a relaxed position, in a location without any large electrical appliances running. (Some appliances can cause distortions in the EKG tracings.) Privacy will be required, as you will need to partially disrobe.

#### Physical Exam

*(Approximately 45-60 minutes)*

In addition to the elements in the paramedical report, our doctor will also perform a brief physical exam. The insurance company defines the parameters of the exam.

## Treadmill EKG

*(Approximately 60 minutes)*

This is not a mobile test. If one is needed, we will help you make an appointment at a doctor convenient to you.

## X-Rays

*(Approximately 15-40 minutes)*

This is not a mobile text. If one is needed, we will help you make an appointment at a doctor convenient to you.

### Preparation Tips

Please have your physician's name and addresses available as well as dates and reasons for past visits, especially those within the last five years.

Please drink a glass of water one hour or so prior to the appointment to facilitate providing a urine specimen.

Prior to the appointment: avoid smoking and strenuous activity/exercise for 2 hours; alcoholic beverages for 24 hours; caffeine for 1-2 hours.

If fasting is required, you will be notified when the appointment is scheduled (generally 4 hour minimum).

Have a picture ID (preferably a driver's license) available.

Wear a garment that is short sleeved or has sleeves that can be easily rolled up.

**ALL INFORMATION OBTAINED DURING THIS EXAM IS STRICTLY CONFIDENTIAL**