

# How to Prepare for an Examination

A brief paramedical examination is required as a routine part of your application for insurance. A professionally qualified paramedical examiner from Paramed Express INC will contact you to schedule the earliest convenient date and time for your exam. You may elect to have the exam completed at your home or office. The application process is not complete until you have completed your examination. Your examination may consist of some or all of the following components:

## Examination

Your paramedical exam is very brief, usually lasting 20-30 minutes. The exam may consist of a series of questions about your medical history as well as measurements of your height, weight, blood pressure and pulse.

- Medical History — please refresh your memory regarding your doctor's names, addresses, and phone numbers, date of and reasons for visits, diagnosis and results. The same information is required for any hospitalizations and prescriptions.
- Height and Weight — we weigh by scale and measure with both clothes and shoes on.
- Blood Pressure — taken while at rest
- Pulse — taken for one minute while at rest.
- A urine specimen is usually required for all exams. Please drink a glass of water one hour prior to the exam

## Blood Testing

Depending upon your prospective insurance requirement, a small blood sample may be necessary. Those applicants requiring a blood sample will be informed by the insurance agent and the examiner. Some insurance companies require you to fast for a certain period of time and others prefer it. We recommend a 6-8 hour fast for all applicants before completing a blood draw.

A small amount of blood will be drawn from your arm or finger as required by the insurance company. Only sterile disposable needles are used to withdraw your blood specimen. The confidential results are then forwarded to a laboratory designated by your insurance company. The insurance company gives instructions to the laboratory regarding specific tests to be completed for underwriting purposes. The results of these tests will be sent directly to the insurance company — not the paramedical provider.

## Electrocardiogram (EKG)

An EKG is a recording of the electrical impulses associated with cardiac contraction and relaxation. An EKG is a painless procedure. Electrodes must be placed on bare skin on your chest, upper arms, and lower legs. You will need to lie flat in a relaxed position so that an accurate reading can be made.

## Our Examiners

All of our Examiners are medically trained professionals. Their sole responsibility is to obtain accurate information for the insurance company to evaluate. Paramed Express INC examiners will not interpret any data they collect (e.g., blood pressure too high, etc.).

## You may want to follow these helpful suggestions to obtain the best examination results:

1. Get a good night's rest the night before the exam. Relax 10-15 minutes prior to the appointment.
2. Avoid caffeinated beverages prior to the exam
3. Avoid smoking for at least 30 minutes prior to the examination.
4. Be sure to tell your paramedical examiner about any medication you are taking non-prescription or prescription.
5. Be aware that stress, caffeine, nicotine and some prescription and non prescription medications can temporarily raise blood pressure and pulse.
6. Please have available all your physicians' names, addresses and phone numbers as well as dates and reasons for past visits, especially in the past five years. Be as complete as possible.
7. Drink a glass of water one hour before your appointment to help in obtaining a urine specimen. Also, it is easier to obtain a blood sample from a well hydrated body.
8. Avoid any alcoholic beverages for at least 24 hours prior to your examination.
9. Avoid exercise for one hour prior to your examination. Strenuous activity may result in inaccurate urine/blood results.
10. In many cases, a fasting blood sample is required. You will be informed if fasting is required by the insurance company. In all cases, it is recommended that you fast 6-8 hours prior to the examination. During that period you may drink water.
11. Have picture identification available (a driver's license is preferred).
12. If you have hypertensive tendencies, morning appointments are usually best. Take medication if applicable.
13. Your place of business may not be the most conducive location for the exam since you may be under work related stress. We suggest scheduling the exam during a calm portion of the day.
14. If you are unable to keep your scheduled appointment, please notify your examiner as soon as possible.