

FREQUENTLY ASKED QUESTIONS

EXAM INFORMATION

What is a paramedical exam and how long does it take?

A paramedical exam consists of some questions about your medical history, measurements of your height and weight, blood pressure and pulse. A urine specimen is also collected. Undressing is not required and the exam usually lasts 20 to 30 minutes. Your application for insurance is not complete until we have obtained this necessary information.

Why will a urine specimen be collected?

A urine specimen will always be collected during a paramedical exam. The tests done are determined by the insurance company and are performed by a laboratory. The test results will be sent only to the insurance company and are used in the underwriting process.

What happens to this information?

All of the information obtained during the paramedical examination is strictly confidential and for insurance purposes only. It will be forwarded to the insurance company for review to help evaluate your individual policy.

How is the appointment made and where?

Paramed Express INC will call you to schedule a date, time, and place convenient for you. You may elect to have the exam completed at your home or office. You make the decision to fit your schedule.

BLOOD TESTING

Why is blood testing required?

Blood testing has been found to provide important information for underwriting purposes. A laboratory completes a wide range of tests and the results are sent only to the insurance company.

How much blood is required?

Experienced personnel draw less than one ounce of blood from a vein into 1-3 vials. You may be required to fast from 4-12 hours depending on the requirements of the insurance company. You should advise your examiner if you have had previous problems such as fainting, nausea, are currently taking large doses of aspirin, have difficulty clotting or bruise easily.

Can you get an infectious disease from this blood draw?

No. The sterile materials used are in disposable kits and used only once. The examiner will open the kit in front of you as well as show the seal being broken on the sterile needle.

What tests will be completed?

Each individual insurance company selects the tests they need for the underwriting procedure. Paramed Express INC is requested only to collect and prepare blood for analysis; the insurance company gives instructions to the lab regarding specific tests. You are required to sign a consent form and a chain-of-custody form for your own protection.

Who will receive the results of your test?

The lab sends the results directly to the insurance company.

ELECTROCARDIOGRAM (EKG)

What is an electrocardiogram?

It is a recording of the electrical impulses associated with cardiac contraction and relaxation. The EKG does not cause any pain.

What should I expect?

You will be asked to lie down flat with your shirt unbuttoned in order to place the leads on your chest. Women must remove stockings prior to the exam.

What can I do to assist the technician in obtaining a good EKG?

The best preparation is to remain calm and completely relaxed to prevent muscle interference.

SERVICES INFORMATION

How can I place an order for my applicant?

Ordering is simple. Orders may be faxed to 708-485-7407 or electronically submitted and tracked at www.paramedexpressinc.com/order

How long does it take to schedule the exams?

Your applicant's exam will be scheduled within 24-72 hours.

Do you have a location for the applicant to complete the exam?

Not at this time. The exam can be completed at the applicant's residence or place of business.

Does the applicant have access to his/her lab results?

Yes. The lab results must be requested by the agent.