

Congratulations on your recent decision to apply for insurance. As part of the application process, you will have a paramedical examination.

This brochure contains answers to the most frequently asked questions about the examination process.

If you have additional questions or concerns regarding your exam, please call your local ExamOne office (see back of brochure) or your agent. Thank you.

An Appointment Has  
Been Scheduled For:

\_\_\_\_\_

Date

\_\_\_\_\_

Time

\_\_\_\_\_

Location

\_\_\_\_\_

If unable to keep this appointment time,  
please call ExamOne to reschedule.

Your Local ExamOne Office



# INSURANCE APPLICANT INSTRUCTIONS



A Quest Diagnostics Company

## WHAT IS A PARAMEDICAL EXAM?

A paramedical examination is a personal interview with you to collect information about your medical history. This information allows the insurance company to perform a comprehensive evaluation of your current health. The exam usually includes recording of height, weight, blood pressure and pulse. The exam may also include the collection of blood, urine, oral fluid, and an EKG and/or X-ray, depending on the insurer's underwriting guidelines for the applicant's age and insurance amount. **If any other services are performed, please notify ExamOne Quality Assurance immediately at 1-800-873-8845 Ext. 1303.**

### ESTIMATED EXAMINATION TIME

- 10 to 20 minutes for blood draw and urine
- 20 to 30 minutes for paramed exam, blood draw and urine
- 30 to 45 minutes for paramed exam, blood draw, urine and EKG

## WHERE IS THE EXAM PERFORMED?

ExamOne professionals perform examinations at your home, workplace or at a convenient ExamOne or Quest Diagnostics location.

## WHAT IF BLOOD HAS TO BE DRAWN?

If a blood sample is required by the insurance company, a medically trained ExamOne professional will perform the

draw. Only single-use sterile, disposable needles are used to collect the specimen and vinyl gloves are always worn.

## WHAT IS AN EKG?

If an electrocardiogram (EKG) is required by the insurance company, it will be performed at the time of the examination. An EKG records electric impulses of the heart. Testing is usually complete in less than 10 minutes.

## WHAT HAPPENS WHEN THE EXAM IS COMPLETE?

The paramedical examination and any additional requirements are forwarded to the insurance company. Any specimens obtained during the examination are sent to Quest Diagnostics or another designated laboratory and the results forwarded to the insurance company for assessment. ExamOne professionals are not aware of the tests performed on the specimen(s) at the laboratory and do not receive the test results.

## APPLICANT INSTRUCTIONS:

In order to obtain accurate information, it is recommended you:

- Fast for 4-8 hours prior to the appointment.
- Be prepared with a picture ID at the time of the exam.
- Limit salt and high-cholesterol foods 24 hours prior to the exam.

- Avoid strenuous exercise 12 hours prior to the exam.
- Refrain from drinking alcoholic beverages for at least 12 hours prior to the appointment.
- Limit caffeine and nicotine one hour prior to the appointment.
- Drink a glass of water 1 hour prior to the appointment.
- Provide names and dosages of current medications.
- Provide any history of problems associated with providing a blood sample.
- Have available information including member numbers of any current health insurance.
- Have available names, addresses and phone numbers of any doctors or clinics visited in the last 5 years.
- Women, please mention to the examiner when making your appointment if you will be menstruating at the time so that a better time may be arranged.
- Get a good night of sleep prior to the examination.