



Everything you wanted to know about an Insurance Physical

Introduction

As part of the insurance application process, you may be asked to undergo an insurance physical. We've included a checklist to help prepare you for your exam. We appreciate the opportunity to assist you with your life insurance needs.

Paramedical Exam

- **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. The exam usually lasts 20 to 30 minutes. Your application for insurance isn't complete until we obtain this necessary information.

- **How is the appointment made and where?**

An examiner will call you to schedule a date, time, and place that's convenient for you. You may elect to have the exam completed at your home, office, or at the examiner's office. You make the decision to fit your schedule.

Blood & Urine Testing

- **Why is blood testing required?**

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

- **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 tests will be completed?**

Each individual insurance company selects the tests they need for the underwriting procedure. The examiner is requested only to collect and prepare blood for analysis, while the insurance company gives instructions to the lab regarding specific tests. You're required to sign a consent form and chain-of-custody form for your own protection.

- **Who will see the results of your test?**

The lab sends the results directly to the insurance company.

Senior Supplement

- **What is the Senior Supplement and why do I need one?**

The Senior Supplement is required of applicants 70 years and older. It's a series of questions typically completed at the time of the paramedical exam. These are rarely completed via the telephone.

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 to obtain a good EKG?**

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



Examination Checklist

Please follow these suggestions to save you time and to obtain the best possible results:

1. Blood pressure and pulse can be artificially raised by stress, alcohol, caffeine, and tobacco.

- Get a good night's sleep the night before the examination.
- Abstain from alcoholic beverages for at least eight hours prior to the exam.
- Do not smoke or chew tobacco for at least two hours prior to your examination.
- Avoid drinking coffee, tea or caffeinated soft drinks for at least two hours prior to your examination.
- Limit salt intake and high cholesterol foods 24 hours before your examination.
- You should not engage in strenuous physical activities 24 hours before the examination.

2. Advise your Paramedical Examiner regarding any medication you are taking, even non-prescription medications.

- Have available your physicians' names, addresses, dates of past visits, names of any prescribed medications, and any information regarding injury and major illness during the previous five years.
- If you belong to Kaiser or any other prepaid medical plan, have your medical record number available.

3. Drink a glass of water an hour or so before your appointment. This will help in obtaining a urine specimen.

4. If a blood specimen is required, you should fast according to provider directives prior to the examination unless otherwise instructed.