

Now that you've applied for a life insurance policy, the next step is to have a paramedical exam to provide the insurance company with a snapshot of your current health. The underwriters use the information gathered from your exam, along with your medical records and application, to determine if you qualify for life insurance - and if you do, what your rate class will be. Being well prepared for this exam will help ensure that the health picture you present will be the best one possible.

What to Expect:

The insurance company will arrange for a qualified medical professional to contact you, and set up the exam appointment. Exams can be performed in your home, office, or at a medical facility. Most exams last about 30-45 minutes, but can run longer if an electrocardiogram (ECG) is required. A paramedical exam consists of questions about your medical history, height and weight measurements, blood pressure, and pulse readings. A urine specimen and drawing blood may also be required.

Tips for the Exam:

- **Fast six to 12 hours prior to your exam.** Blood pressure and pulse can be artificially raised by certain foods and beverages such as: coffee, tea, cocoa, soft drinks, and energy drinks. If you need to eat prior to your exam, keep to foods and drinks on the lighter side such as yogurt, fruit, water, vegetables and nuts.
- **Schedule your exam for the early morning.** Because you should fast six to 12 hours before the exam, a morning exam is preferable. Our heart rates and blood pressure also tend to be lower in the morning.
- **Get a good night's rest,** as a lack of sleep can negatively affect your results.
- **Wear short sleeves,** or a shirt with sleeves that can easily be rolled up.
- **Avoid salty or fatty foods for five to seven days prior to your exam.** Cholesterol and blood pressure results can be affected by these products.
- **Take all of your prescription medications** as usual and provide a list for the examiner.
- **Avoid exercise or strenuous activities 24 hours before your exam.** Exercise can raise your blood pressure and pulse.
- **Have a list of any medications you are currently taking, including over-the-counter (OTC) medicines and vitamins.** The medical examiner will ask you about all of your medications, so it's best to have this information readily available. OTC medications that contain stimulants, like Excedrin, can also affect your exam results.
- **Have all your medical information at hand.** The examiner will need your physician's names, addresses, dates of past visits, names of any prescriptions, procedures, or any information regarding injury and major illness the during the past five years. If you belong to Kaiser or any other prepaid medical plan, have your medical record number available.
- **Drink a glass of water an hour or so before your appointment.** This will help in obtaining a urine specimen.
- **Just relax!** Stress and nervousness can affect your results. If you have an aversion to needles or medical tests, let your examiner know prior to the exam as this can cause a rise in blood pressure and pulse.
- **Don't schedule your exam during a menstrual period.** Urinalysis results can be contaminated when performed during a menstrual period.
- **Seniors over 70 years of age** may be asked to take a cognitive/senior test that asks applicants to complete tasks such as word recognition, clock drawing, or a mobility test.

Appointment Time/Date: _____