



**Dear Insurance Applicant,**

*As part of your application for insurance, a brief medical report about you is required. This report will be completed by a professional examiner from American Para Professional Systems (APPS).*

*APPS is a national paramedical company approved by over 800 insurance companies. You can be assured that APPS examiners are trained medical professionals who will handle your exam in a courteous and discreet manner.*

*Our services are performed at no cost to you. The insurance company pays all fees.*

*If at any time in the process you have any concerns or questions, please don't hesitate to call us.*

## Our Commitment

APPS wants to provide you with a convenient and comfortable experience.

If you have any concerns or questions, please call us.

Your comments are important.

ALL INFORMATION  
OBTAINED DURING THE EXAM  
IS STRICTLY CONFIDENTIAL

### APPOINTMENT INFORMATION

Date: \_\_\_\_\_

Time: \_\_\_\_\_

Place: \_\_\_\_\_

Examiner Phone: \_\_\_\_\_



**What you should know about the medical portion of your insurance application.**



A P P L I C A N T P R E P A R A T I O N

# APPLICANT PREPARATION

## Prior to the Appointment

*If a fasting blood profile is required, you will be notified when an appointment is confirmed. During the fast, you may consume water.*

*Call APPS if you have been advised NOT to fast due to medical reasons.*

*Please drink a glass of water 1 hour or so prior to the appointment to facilitate providing a urine specimen.*

*Avoid smoking, caffeine, and strenuous activity/ exercise for 2 hours; and alcoholic beverages and/or nasal decongestants for 24 hours prior to your exam.*

*Have a government issued picture ID (preferably a driver's license) available.*

*Wear a garment that is short sleeved or has sleeves that can be easily rolled up.*

*If you require a large blood pressure cuff or a scale that exceeds 300 pounds, please tell the examiner when confirming the appointment.*

*For accurate results, try to relax for at least 1 hour prior to the exam.*

## Standard Services

*An examiner from APPS will contact you shortly to schedule an appointment at your earliest convenience. This meeting may take place at your home, your office, our office or the agent's office.*

*Below, are brief descriptions of services that MAY be performed during your exam.*

*When the examiner contacts you, he or she will discuss exactly what will be done, depending on the requirements of your insurance policy.*

### • **Paramedical Report (20 minutes)**

*A questionnaire asking for complete medical history, family's medical history, vital signs (height, weight, blood pressure, pulse – and for men only, chest measurements) and a urine specimen. You will need to provide your doctor's name(s), address(es), and phone number(s). Also, the dates, reasons, and diagnosis for past visits to your doctor(s) within the last five years. As well as, the dosage, and duration of any medications you are currently taking (please bring bottles to your appointment).*

### • **Blood Sample (10 minutes)**

*Blood will be drawn from your arm or your finger as required by the insurance company. Only sterile, disposable needles and supplies are used. This blood sample will be sent to a laboratory designated by your insurance company. Results are sent directly to your insurance company's underwriting department.*

### • **Electrocardiogram (15 minutes)**

*Also known as an EKG or an ECG, this is a painless procedure which requires that electrodes be placed on bare skin on your chest, arms and lower legs. You will need to lie flat, in a relaxed position in a location without any large electrical appliances running. (Some appliances can cause distortions in the EKG tracings.) Privacy will be required as you will need to partially disrobe.*

### • **Physician Exam (45 minutes)**

*In addition to the elements in the paramedical report, our doctor will also perform a brief physical exam which will require you to partially disrobe. The parameters of the exam are defined by the insurance company.*

### • **Treadmill EKG (60 minutes) and X-rays (15 to 30 minutes)**

*These are not mobile tests - if one is needed, we will help you make an appointment at a doctor's office or clinic convenient to you.*

## Other Services

*In other instances additional services may be requested. The examiner will explain these when calling to confirm your appointment.*

