



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

ExamOne Telephone Number

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

Your Local ExamOne Office



A Quest Diagnostics Company



Insurance Applicant Instructions

What is a paramedical exam?

A paramedical examination is a personal interview with you to collect information about your medical history. This interview may be performed over the phone or in-person at the time of your examination. This information allows the insurance company to perform a comprehensive evaluation of your current health. The examination usually includes recording of height, weight, blood pressure and pulse. The examination may also include the collection of blood, urine, oral fluid, and an electrocardiogram (EKG) depending on the insurance company's guidelines.

Estimated examination time

- 10 to 20 minutes for blood draw and urine
- 20 to 30 minutes for paramedical exam, blood draw and urine
- 30 to 45 minutes for paramedical 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 our laboratory 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:

- Provide names and dosages of current medications.
- Have available names, addresses and phone numbers of any doctors or clinics visited in the last 5 years.
- Have a list of medical conditions or diagnoses including the date diagnosed, treatment, and result of treatment, and treating physician information.
- Be prepared with a picture ID at the time of the exam.
- Have any application paperwork that was sent to you available and ready for the examiner unless otherwise instructed by your agent.
- Provide any history of problems associated with providing a specimen.
- Avoid strenuous exercise 12 hours prior to the exam.
- Limit salt and high-cholesterol foods 24 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.

If any other services are performed, please notify ExamOne Quality Assurance immediately at 1-800-873-8845 Ext. 1303.

Please note examiners are not allowed to remove footwear when entering a private residence due to OSHA Regulation 1910.1030(d)(3)(i).

