

## Congratulations

On your recent decision to apply for insurance. As part of the application process, you will have a paramedical examination. We are providing this additional information to help you know how to prepare and what to expect during your exam. If you have additional questions or concerns regarding your exam, please contact your agent.

## Easy checklist to help you prepare

**A personal history interview may be required and may be completed over the phone or at the time of your exam appointment. Please have the following information available:**

- Names and dosages of current medications
- Names, addresses and phone numbers of any doctors or clinics visited in the last five years
- List of medical conditions or diagnoses including date diagnosed, treatment, result of treatment, and treating physician information
- Health insurance member identification numbers for any current health insurance policies (for health insurance applications only)

**Next, in order to achieve optimal results, please do the following prior to your life insurance exam appointment:**

- Bring a picture ID to the appointment
- Limit salt and high-cholesterol foods 24 hours prior to the exam
- Refrain from drinking alcoholic beverages for at least 12 hours prior to your appointment
- Avoid strenuous exercise 12 hours prior to the examination
- Limit caffeine and nicotine one hour prior to your appointment
- Drink a glass of water one hour prior to the appointment
- Provide any history of problems associated with providing a blood sample
- Get a good night of sleep prior to the examination
- Have any application paperwork that you've received available and ready for the examiner unless otherwise instructed by your agent
- We recommend you wear a mask

## Important Insurance Applicant Information



### PLEASE NOTE ADDITIONAL PRECAUTIONS DURING THE COVID-19 PANDEMIC

ExamOne has implemented rigorous safety procedures to protect you and our employees during the health crisis. Some of our updated safety protocols include:

**Pre-screening questions:** We will ask you a series of screening questions prior to your appointment date to assess your health and comfort.

**Protective wear:** Our health professionals will be utilizing full PPE (Personal Protective Equipment), including long sleeves, long pants (or scrubs), closed-toe shoes, gloves and facial protection that covers eyes, nose and mouth.

**We recommend you wear a mask or face covering during an in-home appointment. If federal, provincial or local authorities require facial protection, applicants will be required to wear a mask or face covering during their in-home appointment.**

**You are required to wear face masks during collections conducted at an exam center.**

**Frequent cleaning and social distancing at exam sites:** All equipment and surfaces are sanitized in between appointments and receive a daily deep clean. We have also implemented social distancing precautions in our public areas like waiting rooms if mandated.

### FREQUENTLY ASKED QUESTIONS ABOUT LIFE INSURANCE EXAMS

**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.

**How long does an exam last?** Estimated examination times for:  
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 site.

**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?** 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.

*Please contact us if you have any questions, concerns or cannot keep your appointment time and have to reschedule at 1.800.952.2350.*

**For more information visit [ExamOne.ca](http://ExamOne.ca)**

APPOINTMENT DATE

TIME

LOCATION

LOCATION TELEPHONE

EXAMINER NAME

EXAMINER PHONE