

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
- Remember to wear a mask, it's required at Quest Patient Service Centers

YOUR EXAM INFORMATION

APPOINTMENT DATE _____ TIME _____

LOCATION _____

LOCATION TELEPHONE _____

EXAMINER NAME _____

EXAMINER PHONE _____

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

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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 face mask during an in-home appointment. Applicants are required to wear face masks for Quest Diagnostics Patient Service Centers (PSC) collections.

Frequent cleaning and social distancing at exam sites: All equipment and surfaces are sanitized 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 40 minutes for paramedical exam, blood draw and urine
30 to 60 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? 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.

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).