

The Paramedical Examination

WHAT IS A PARAMEDICAL EXAM?

Before issuing a policy, an insurance company needs medical information about you, the applicant. A certified medical professional gathers this information during a paramedical examination. The medical professional will ask you questions about your medical history and record your blood pressure, pulse, height and weight. The insurance company may also require an EKG, urine sample, blood sample or a saliva sample. The exam will last approximately 30 to 45 minutes, depending on the length of your medical history. You will not be required to undress during the exam.

APPOINTMENT AND LOCATION

An EMSI representative will call you to schedule an appointment at a local EMSI examination center or you can schedule the exam at your home or office if mobile service is available in your area.

M.D. EXAMINATION

Some insurance companies require a medical doctor to perform an examination. If so, we will make arrangements for you to meet with a licensed M.D. at a local EMSI office or designated medical facility. If mobile service is available in your area, you can arrange for a physician to visit your home or office. Since this examination is more extensive, it can last longer and you may be required to partially undress.

STRICTLY CONFIDENTIAL

All information is strictly confidential. Blood testing, urine and saliva collections provide important information for underwriting purposes and all testing is performed by a laboratory. Your results are sent only to the insurance

company. Contact your agent to request a copy of your lab results.

TESTING REQUIREMENTS

Each insurance company determines the appropriate testing requirements. EMSI then collects the blood, urine and/or saliva collection for testing at the designated laboratory. You will be required to sign an authorization.

COLLECTION PROCESS

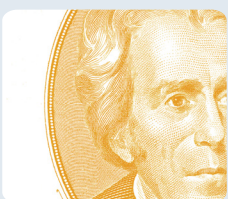
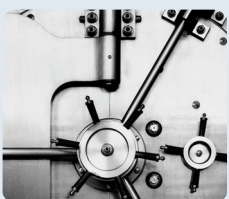
EMSI technicians use sterile testing materials for each examination to help prevent the spread of disease. We break all packaging seals in your presence.

BLOOD DRAW

A certified EMSI medical professional draws a small amount of blood from your vein and forwards it to the laboratory for analysis. Depending on the requirements of the insurance company and to ensure the best result, you may need to fast several hours prior to the blood draw. Please advise the EMSI representative at the time of scheduling if you have experienced fainting, nausea, bruising, or any other reaction during a past blood draw. It is also important to notify us if you are currently taking "blood thinning medications" or large doses of aspirin.

ELECTROCARDIOGRAM (EKG)

An EKG is a painless recording of electrical impulses caused by cardiac contraction and relaxation. Electrodes are attached to your chest, arms and legs while you are lying down. Your shirt must be unbuttoned. It is important to remain relaxed to prevent muscle interference on the EKG tracing.



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PREPARING FOR YOUR EXAM

Below are some tips to avoid artificially high blood pressure/pulse readings and to ensure the best examination results:

- » Avoid foods unusually high in salt content for 24 hours prior to your exam.
- » Get plenty of sleep the night before your exam.
- » Follow any fasting requirements closely.
- » Avoid all alcoholic beverages at least 8 hours before your exam.
- » Avoid tobacco of all forms and caffeine beverages at least 1 hour before your exam.
- » Drink a large glass of water 1 hour before your exam so you can easily obtain a urine specimen.
- » Avoid strenuous exercise at least 12 hours prior to your exam.
- » Make a list of all your current medications and bring them to the exam. Be sure to include dosage, frequency and name of prescribing physician to save time during the exam.

Medical History Information

The technician will ask about illnesses, surgeries, examinations and tests you have had along with any previous history of treatments and medications. Below is an example of information you will need to provide including the names and addresses of physicians and medical facilities.

- » Name/Address of Doctor/Hospital
- » Date and purpose of the visit
- » Diagnosis
- » Treatments/Therapy
- » Medication(s)

Appointment Information

Please keep this brochure to record the date and time of your appointment when we call. If you have a scheduled appointment, please call the office to confirm the time and date of your visit.

Date: _____ Time: _____ AM - PM

Location:

Home Business EMSI Office

Phone Number: _____

If you are unable to keep your appointment, call EMSI as soon as possible to reschedule.

Call us toll free at **1.800.USA.EMSI (800.872.3674)**