



What to Expect

The physical exam takes about 20 minutes. During the exam, a trained medical technician will ask a series of medical questions and measure your height, weight, blood pressure and pulse. An electrocardiogram (EKG) and/or blood profile may be required in addition to a urine sample. Allow an extra 15-20 minutes for an EKG, if required.

An EKG is a painless procedure that monitors the heart’s electrical activity—the heartbeat. If a blood sample is needed the technician will draw blood from your arm. The blood and urine samples are then sent to the laboratory via air express. All test results are confidential and for the purpose of underwriting only.

If you would like a copy of the results, a signed authorization requesting them is usually required. The results will be provided once the underwriting process is completed. This allows you to discuss the results with your own doctor. If you do want a copy of the results, I can provide you with an authorization form.

Occasionally, additional tests can be required—for example, a stress test (an EKG taken while the patient is on a treadmill), a chest X-ray, or a pulmonary function test.

Your height and weight will be taken with your shoes and clothes *on* which will add approximately 5 pounds—insurance carriers will take this into account. Hint: wear light clothes and stand tall.

Ways To Prepare For Your Examination

1. Be sure to have a picture identification available.
2. Be prepared to list any physicians (including hospitals or clinics) you have used with their *addresses* and *telephone numbers*.
3. Prepare a list of all prescription and non-prescription medications being taken (even some non-prescription medicines can effect results).
4. Be prepared to provide information about all medical history.
5. If you regularly take Ibuprofen (e.g. Advil) you should stop at two weeks prior to the exam since ibuprofen can raise your liver enzyme levels.
6. Don’t eat or drink (other than water) for at least 8-12 hours prior to the exam.
7. Limit salt intake 24 hours prior to the exam.
8. Avoid alcohol for at least 12 hours prior to the exam.
9. Drink coffee in moderation and avoid caffeine a minimum of 2 hours prior to the exam.
10. Avoid smoking or chewing tobacco for two hours prior to the exam.
11. Avoid strenuous activity or exercise for 24 hours prior to the exam (this can increase the possibility of excess protein in your liver). Instead, relax and *get a good night’s rest* the day before your exam.

Your paramedical exam is scheduled for:

Date:

Time:
