

PARAMEDICAL EXAM



YOU PROBABLY ORDER AN INSPECTION BEFORE BUYING A HOUSE.

Similarly, insurance companies must assess your current health before preparing a contract for coverage. Depending on the type of insurance you apply for, this assessment can include: personal interview with examiner, personal medical history, family medical history, height, weight, blood pressure, pulse, blood test, urine specimen, resting EKG, and licensed physician exam.

Location. Location. Location. You choose the location. Exams typically take 20 to 30 minutes, so choose a place convenient for you (home, office, the exam company) and have the following readily available:

- Picture ID
- Names and dosages of current medications
- Names, addresses, phone numbers of doctors, clinics, and hospitals visited in the last 5 years; the date and reason for your last visit

COMMON QUESTIONS.

Why me? This is a routine part of most insurance applications (life, long term care, disability, hybrid solutions) required by insurance companies. A few companies offer accelerated underwriting that does not require a paramed exam. LLIS will let you know if one of these policies matches your needs.

How much will it cost me? Nothing. The insurance company pays all costs.

Who are the paramedical examiners? They're mobile health professionals who work for a service contracted by the insurance company. They are not LLIS employees.

Who sees my exam results? Your information is kept strictly confidential. It is sent to the insurance company and used for underwriting purposes only.

Need to know more? Your LLIS case manager is just a phone call or email away for assistance.

HELPFUL HINTS FOR BEST RESULTS:

FAST FOR 8 HOURS

Some foods elevate triglyceride and glucose readings

DRINK LOTS OF WATER

Dehydration can: affect sugar and protein levels, make it hard to find a vein and provide a urine specimen

AVOID CAFFEINE AND ENERGY DRINKS FOR 8 HOURS

Stimulants boost blood pressure and heart rate

DON'T EXERCISE WITHIN 24 HOURS

So protein doesn't spill into your urine

WOMEN: AVOID EXAM AROUND MENSTRUATION

Red blood cells get in your urine

GET A GOOD NIGHT'S REST & SCHEDULE EXAM EARLY IN THE DAY

You want to be as relaxed as possible

WEAR LIGHT CLOTHING

One pound can change your rate class

WEAR LOOSE CLOTHING

Easy access for blood draw

AVOID NICOTINE

Even a trace of nicotine in your labs can classify you as a smoker

LIMIT SALT AND HIGH CHOLESTEROL FOODS FOR 24 HOURS

To avoid dehydration, weight increase, and skewed kidney function results

AVOID ALCOHOL AND NON-PRESCRIPTION DRUGS FOR 24 HOURS

They could throw off your liver test results

TAKE YOUR REGULAR PRESCRIPTIONS

Not doing so can affect your labwork



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LTCi | Hybrid Life/LTCi | Hybrid Annuity/LTCi | Policy Reviews | Life Settlements

(we recommend low-load permanent life insurance and annuities when possible)

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