

APPLYING FOR LIFE INSURANCE

IMPORTANT INFORMATION



When applying for life insurance, over and above the completed application, your insurance company may require additional medical information. If so, your Insurer will direct a Paramedical Company to have one of their medical professionals promptly contact you to arrange for completion of any medical exams or tests.

An appointment at a time convenient to you will be arranged. In most cases, it will be possible to have your exam performed in the comfort of your own home or office.

We would suggest allotting one hour to have the requirements completed comfortably. Occasionally, it may be necessary to have certain exams or tests done in a clinic or a physician's office. The Paramedical Company will schedule the test for you and advise you of the time requirements.

WHAT IS INCLUDED IN THESE MEDICAL EXAMS?

- A highly trained professional will conduct your medical exam. She or he will record your health history, asking about any medical conditions, surgery, medications or other treatment you may have had. It would be helpful if you could have available the names and addresses of your medical advisors, as well as details of any medications you are taking. The examiner will also obtain physical measurements, comprising height and weight, blood pressure, and pulse.

• You may be required to undergo a medical examination by a physician, which is very similar to your annual check-up. The doctor will listen to your heart and lung sounds and palpate your abdomen. *No gynaecological or rectal exam will be requested.*

WHAT TYPES OF MEDICAL TESTS WILL BE PERFORMED?

- A urine sample may be collected with the exam.
- A blood test may also be required. If so, the paramedical representative who books your appointment will inform you, and provide any special instructions such as pretest fasting.

ARE THERE ANY ADDITIONAL MEDICAL REQUIREMENTS?

- In some cases, an Electrocardiogram (ECG, EKG) may be required. For your convenience, portable machines are available so that the ECG can be completed in your home or office with your paramedical exam. You will need a quiet, private location where you can lie in a flat, relaxed position.
- Occasionally, your insurance company will request an ECG stress test or chest x-ray. An ECG stress test involves riding a stationary bicycle or running on a treadmill while an ECG test is conducted. The paramedical company's representative will arrange a convenient appointment for these to be performed at a medical clinic. She or he will provide you with any special instructions for these tests.
- Your insurance company may also ask your doctor to provide additional details of your health history, or results of medical tests or procedures. They may request this directly from your physician or use the services of another company staffed by highly trained professionals who work with your doctor to insure that all needed information is promptly forwarded to your insurer. A copy of the consent form that you signed when you applied for insurance will be sent to your doctor so that she or he is aware this report is required for insurance purposes. Your insurance company will assume all costs in obtaining medical information required for your application.

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WHO WILL CONDUCT THE TESTS?

A Qualified Professional

A highly trained professional examiner will call you and will schedule an appointment at your earliest convenience. To meet your needs, the exam may be performed in your home, office, or exam center. You decide.

All information collected during the exam is confidential, and will be sent to your insurance company. A paramedical exam will take approximately an hour.

A FEW SIMPLE STEPS:

To obtain the best possible results, we suggest you follow a few simple steps:

- For a Paramedical, undressing is not required but please wear a garment which is short sleeved, or has sleeves that can easily be rolled up. The examiner will obtain physical measurements comprising height and weight, blood pressure and pulse.
- For a blood test we recommend the following:
 - Fast a minimum of 8 hours before the blood test. Occasionally, a fast of longer duration is required. Your paramedical representative will provide instruction if that is the case.
 - Avoid caffeine for several hours before the exam.
 - Do not smoke for at least 1 hour prior to your scheduled appointment.
- If you have large biceps or upper arms, please advise the nurse in advance as she or he will need to bring a large Blood Pressure cuff to the exam.
- Should you require a medical examination by a physician, this exam is very similar to your annual check-up. The doctor will listen to your heart and lung sounds and then palpate your abdomen. It will be necessary to remove your shirt or blouse for this, as in your routine check-up with your own doctor.
- Avoid strenuous exercise the day of the exam.
- For a urine test, we recommend drinking a glass of water one hour or so before the exam. This will facilitate obtaining a urine specimen.
- Avoid alcoholic beverages for at least 8 hours before the exam.

DISCLOSURE OF INFORMATION:

You will be asked to sign a Notice and Consent form in order for the laboratory to release your test results to the Insurance Company. You will be provided with the necessary form requiring your signature. Your consent may be similar to the paragraphs below:

NOTICE AND CONSENT:

To assist in determining your insurability, the Insurer named on the reverse side has requested that you provide specimens of your blood, urine or oral fluid or a combination thereof for testing and analysis. All procedures will be performed by a licensed laboratory.

Unless precluded by law, procedures may be performed to determine the presence of antibodies to the Human Immunodeficiency Virus (HIV), also known as the AIDS virus. The HIV antibody test that is performed on blood is actually a series of tests which is extremely reliable. Other procedures which may be performed include, but are not limited to, determinations and screenings for cholesterol and related lipids, liver or kidney disorders, diabetes, immune disorders, nicotine or cotinine, certain prescription medications, and drugs of abuse.

All results will be treated confidentially. The laboratory will only report the results to the Insurer and, in the case of a positive finding of a communicable or reportable disease as defined by provincial legislation, to appropriate Medical Officer of Health as required by law.