



Physical Exam Guide

The paramedical examination is very brief, usually lasting 20 minutes. There is no disrobing required. A trained medical technician will ask you a series of questions about your medical history as well as actually taking your height and weight, blood pressure and pulse. A urine sample will be collected. An electrocardiogram (EKG) and/or a blood draw may be required. If an EKG is required, the electrodes must be affixed to the bare skin of your chest and lower legs. If a blood sample is required, one of your veins will be punctured. To obtain the best results and save you time, please follow these suggestions:

1. Get a good night's rest
2. Avoid alcoholic, caffeinated and carbonated beverages
3. Avoid smoking for one hour before exam
4. Avoid meat/pork products for 24 hours
5. Tell the examiner of medication (prescription or non-prescription)
6. Have doctor(s) names and addresses available
7. Drink a glass of water one hour before exam
8. Allow twenty minutes for exam (Additional 20 if EKG required)
9. Fasting may not be required; **however, for a blood draw, a eight hour fast is suggested**
10. Avoid strenuous activity for two hours prior to exam

All About Your Blood Draw

Who will do the draw?

A trained, experienced technician will do the blood draw.

What type of blood draw will I have?

Depending on the company requirements it will be either a venipuncture or a finger stick.

What is the difference?

A finger stick is when your finger is punctured and, the blood is collected on filter paper or in a small vial for testing. A venipuncture is when blood is drawn from your arm.

Is the needle sterile?

The technician will open the sealed needle in your presence.

How much blood is taken in a venipuncture?

Less than a tablespoon.

Who tests the blood?

The lab selected by your insurance company. All venipuncture blood draws are sent by air express.

What happens to the blood draw material?

The technician will remove all material.

How can I receive the results?

Each insurance company has a different procedure so ask your agent. Agents and/or paramedical providers do not receive the results. They are sent directly to the insurance company's underwriting department.

Should I fast?

Each company has different requirements. It is suggested that if no fast is required that you fast for 8 hours. The examiner will advise you when the appointment is made.