

## **Paramedical Exam FAQ**

### **What is a paramedical exam and how long does it take?**

A paramedical exam consists of a visit by a medical professional from a national paramedical service provider for Minnesota Life. The exam will include questions about your medical history, measurements of your height and weight, blood pressure and pulse. Undressing is not required and the exam usually lasts 20 to 30 minutes. Your application for insurance is not complete until Minnesota Life has obtained this necessary information.

### **Will a urine specimen be collected?**

A urine specimen will always be collected during a paramedical exam. The tests conducted are determined by Minnesota Life and are performed by a laboratory. The test results will be sent only to Minnesota Life and are used in the underwriting process.

### **What happens to this information?**

All of the information obtained during the paramedical examination is strictly confidential and for insurance purposes only. It will be forwarded to Minnesota Life for review to help evaluate your insurance policy.

### **How is the appointment made and where?**

The paramedical provider will call you to schedule a date, time and place convenient for you. You make an appointment that fits your schedule.

## **BLOOD TESTING**

### **Why is blood testing required?**

Blood testing has been found to provide important information for underwriting purposes. A wide range of tests are completed by a laboratory and the results are sent only to Minnesota Life.

### **How much blood is required?**

Less than one ounce of blood is drawn from a vein, into 1-3 vials, by experienced personnel. You may be required to fast from 4-12 hours depending on the requirements outlined by Minnesota Life. You should advise your examiner if you have had previous problems such as fainting, nausea, are currently taking large doses of aspirin, have difficulty clotting or bruise easily.

### **Can you get an infectious disease from this blood draw?**

No. The sterile materials used are in disposable kits and used only once. The examiner will open the kit in front of you as well as show the seal being broken on the sterile needle.

### **What tests will be completed?**

Each individual insurance company selects the tests they need for the underwriting process. It is the paramedical provider's responsibility to collect and prepare blood for analysis; Minnesota Life gives instructions to the lab regarding specific tests. For your own protection you are required to sign a consent form and a chain-of-custody form.

### **Who will receive the results of your test?**

The lab sends the results directly to Minnesota Life.

### **ELECTROCARDIOGRAM (ECG)**

#### **What is an electrocardiogram?**

It is a recording of the electrical impulses associated with cardiac contraction and relaxation. The ECG does not cause any pain.

#### **What should I expect during an electrocardiogram?**

You will be asked to lie down flat with your shirt unbuttoned in order to place the leads on your chest. Women must remove stockings prior to the exam if an ECG is required.

#### **What can I do to assist the technician to obtain a good ECG?**

The best preparation is to remain calm and totally relaxed to prevent muscle interference.

### **PHYSICIAN EXAMS**

#### **What qualifications are required of physicians and what services do they perform?**

Sometimes an exam by a physician is required rather than a paramedical examiner. Our paramedical provider contracts with physicians who have a current license, are in good standing and practice in a specialty area approved by them. These physicians provide more extensive services such as medical exams, treadmill ECGs, X-rays, etc.

### **EXAMINATION CHECKLIST**

To save you time and to obtain the best possible results, please follow these helpful suggestions:

- Blood pressure and pulse can be artificially raised by stress, alcohol, caffeine and tobacco.
- Get a good night's sleep the night before the examination.
- Abstain from alcoholic beverages for at least eight hours prior to the exam.
- Do not smoke or chew tobacco for at least one hour prior to your examination.
- Avoid drinking coffee, tea or caffeinated drinks for at least one hour prior to your examination.
- Limit salt intake and high cholesterol foods 24 hours before your examination.
- You should not engage in strenuous physical activities 24 hours before the examination.
- Advise your Paramedical Examiner regarding any medications you are taking.

Have available your physician's names, addresses, dates of past visits, names of any prescribed medications and any information regarding injury and major illness during the previous five years.

Drink a glass of water an hour or so before your appointment. This will help in obtaining a urine specimen. If a blood specimen is required, you should fast according to Minnesota Life's directives prior to the examination unless otherwise instructed.

**SHOULD YOU HAVE ANY QUESTIONS REGARDING YOUR PARAMEDICAL EXAMINATION, PLEASE CALL MINNESOTA LIFE AT 1-800-872-2214.**