



CHANGING THE WAY YOU EXPERIENCE HEALTHCARE

PREPARING FOR A PARAMEDICAL EXAM

Before issuing a policy, an insurance company needs a medical information about you, the applicant. A paramedical professional gathers this information during a paramedical examination (exam). Provisions Health, (PHS) a trusted company that has been professionally serving the life insurance industry, will complete the paramedical exam service.

During the paramedical exam, an PHS paramedical professional will ask you questions about your medical history and record your blood pressure, pulse, height and weight. You will not be required to undress during the exam. The insurance company may also require an EKG, urine depending on length of your medical history.

APPOINTMENT AND LOCATION FEATURES

A PHS representative will contact you directly regarding your paramedical exam service. The exam can be completed at your home, work or local Provisions Health Services examination center. You choose the time and place that is most convenient for you.

MEDICAL HISTORY INFORMATION

A Provisions Health Services paramedical professional will ask you about illnesses, conditions, surgeries, examinations and tests you have had, along with any previous history of treatments and medications. Below is an example of information that you will need to provide:

- Photo verification of your identity – state driver’s license or other government-issued ID
- Authorization to collect the information
- Questions about your:
 - ✓ Health
 - ✓ Healthcare visits (including hospitalizations), dates and test results
 - ✓ Family medical history
 - ✓ Physician (and other medical facility/ provider) names, complete addresses and phone numbers
 - ✓ Current medications (over-the-counter and prescription) including dosage, frequency, reason and prescribing physician.

TESTING REQUIREMENTS AND PROCESS

Each insurance company determines the appropriate testing requirements. This may include the collection of blood, urine and/or saliva for laboratory testing. PHS paramedical professional use sterile specimen collection materials and break packaging seals in your presence. Before the collection is completed, you will be required to sign a testing authorization form, allowing us to send your collections to the designated laboratory for testing.

If you are required to have a blood draw, please advise the PHS representative at the time of scheduling if you have experienced fainting, light headed, nausea, bruising or any other reaction during a past blood draw. It is also important to notify us if you are currently taking “blood thinning” medications or routine doses of aspirin.

Electrocardiogram (EKG)

You may also be required to complete an EKG. An EKG is a painless recording of electrical impulses caused by cardiac contraction and relaxation. Electrodes are attached to your chest, arms and legs while you are lying down.



CHANGING THE WAY YOU EXPERIENCE HEALTHCARE

PREPARING FOR A PARAMEDICAL EXAM

Please make sure to wear upper body clothing that opens to the front so that it can be unbuttoned and/or loosened for proper chest lead placement. It is important to remain relaxed to prevent muscle interference on the EKG tracing.

Physician Examination

Some insurance companies require a physician to perform an examination. Since this examination is more extensive, it can last longer and you may be required to partially undress.

PREPARING FOR YOUR EXAM

Below are some tips that may help to avoid artificially high blood pressure/ pulse readings and to help provide the best examination results:

- Avoid foods unusually high in salt content for 24 hours prior to your exam.
- Get plenty of sleep the night before your exam.
- Closely follow any fasting requirements.
- Avoid all alcoholic beverages at least eight hours before your exam.
- Avoid tobacco of all forms and caffeinated beverages at least one hour before your exam.
- Be well-hydrated and drink a large glass of water one hour before your exam so you can easily obtain a urine specimen.
- Avoid strenuous exercise at 12 hours prior to your exam.
- Make a list of all your current medications and bring them to the exam (see Medical History Information).

APPOINTMENT INFORMATION

Please keep this brochure to record the date and time of your appointment when we call.

Date: _____ **Time:** _____ AM – PM

Location: 4252 Southtowne Drive Suite C Eau Claire, WI

Phone Number: 715-797-0971 (Amy)

If you are unable to keep your appointment, call PHS as soon as possible



PHS Building- 4252 Southtowne Drive Suite C Eau Claire, WI