

Paramedical Examination

Before issuing your policy, sometimes a paramedical exam may be required. A Paramedical exam includes some questions about your medical history, your height and weight, pulse and blood pressure. Additionally, a urine specimen and blood sample may be collected. The exam usually takes 20 to 30 minutes to complete.

Our examiners will ask you the names and addresses of any physicians and/or hospital you may have seen. Likewise, the examiner will ask you about any illness, medication, and any other treatment you may have had.

All of the information given to the medical examiner is strictly confidential. It will be forwarded to the insurance company's home office and used for underwriting purposes only.

A paramedical examiner will contact you to schedule an appointment at your earliest convenience.



Blood Tests

If a blood test is required, the sterile materials used are supplied in a disposable blood kit, and are used only one time. The certified medical examiner will open the kit in front of you, and will break the seal on the sterile needle in your presence.

Blood tests provide important information that the insurance company uses in the underwriting process. A wide variety of lab tests are performed by a laboratory that will send the results to the home office of the insurance company.

Depending on the requirements of the insurance company, you may be asked to fast for several hours prior to the blood draw. Advise the examiner if you have ever experienced fainting, nausea or bruising while having your blood drawn, or if you are taking blood thinners or increased doses of aspirin.

We will request that you sign an authorization allowing a blood & urine specimen to be taken.

Additional Requirements

Additional requirements may be needed by the insurance company in addition to the paramedical exam. You will be informed by the examiner or Superior Mobile Medics if such requirements are needed. These requirements may include an exam by a licensed physician, resting electrocardiogram (EKG), Treadmill (stress test), Timed Vital Capacity (TVC), blood test, or chest X-ray.

Helpful Hints

In order to obtain the best possible results during an examination, here are some helpful suggestions:

- Try to schedule your appointment for the time of day that is least stressful for you.
- To save you time during the examination you may want to create some notes of prior medical records.
- Be well rested prior to the examination.
- Wear loose-fitting clothing, a short sleeved shirt, or a long sleeved shirt that can be easily rolled up.
- Avoid the intake of alcoholic substances for at least 8 hours before the examination.
- Drink a glass of water prior to the examination for this will assist in obtaining a urine specimen.
- Avoid caffeine intake several hours prior to the examination if possible.
- Avoid smoking or chewing tobacco at least one hour before the appointment.
- Avoid any strenuous activity for 24 hours.

