

Dear Insurance Applicant:

As part of your application for insurance, a brief physical exam is required. This exam will be completed by a professional paramedical examiner for American Para Professional



Systems. APPS is a national paramedical company approved by over 800 insurance companies. You can be assured APPS examiners are trained medical professionals who will handle your exam in a courteous and discreet manner.

When And Where

An examiner from APPS will contact you shortly to schedule an appointment at your earliest convenience. The exam may be performed at your home, your office, our office or other appropriate place. There is no undressing required. This exam should take approximately 20 minutes.

Examination

- A. Medical History - Please refresh your memory regarding doctor's names and addresses, date and reasons for visits, diagnosis and results. The same information is required for any hospitalizations and prescription medication.
- B. Height and Weight - we weigh by scale and measure height with both clothes and shoes on.
- C. Girth Measurements - males only, we measure the chest upon inspiration and expiration, and the waist at the umbilicus.
- D. Blood Pressure - taken for one minute at rest.
- E. Pulse - taken for one minute at rest
- F. A urine specimen is required for most exams. Please drink a glass of water one hour prior to the exam.

Blood Testing

If a blood specimen is needed - blood will be drawn from your arm or your finger as required by the insurance company. Only disposable needles and supplies are used to withdraw your blood specimen. The blood sample will be sent for processing to a laboratory designated by the insurance company. The insurance company gives instructions to the laboratory regarding specific tests to be completed for underwriting purposes. The results of the test will be sent directly to the insurance company - not the paramedical company.

Electrocardiogram (EKG)

An EKG is a recording of the electrical impulses associated with cardiac contraction and relaxation. An EKG is a painless procedure. Electrodes must be placed on bare skin on your chest, upper arms, and lower legs. You will need to lie flat in a relaxed position so that an accurate recording can be made. Allow an additional 20 minutes if an EKG is required.

Confidential

All information obtained during the examination is strictly confidential for insurance purposes only.

Examiners

Examiners are trained medical professionals. Their sole responsibility is to obtain accurate information for the insurance company to evaluate. APPS examiners will not interpret any data they collect, (I.e.: blood pressure too high, etc). These questions are better asked of your family physician.



Here Are A Few Suggestions

To save time and obtain accurate results, please follow these suggestions:

1. Please have available your physicians' name and addresses as well as dates and reasons for past visits, especially those within the last five years. Be as complete as possible.
2. Please drink a glass of water one hour or so prior to the exam. This will help you to obtain a urine specimen while the examiner is present.
3. We recommend you get a good nights sleep and avoid vigorous exercise the day of the exam.
4. Be sure to tell your examiner about any medications you are taking, even non-prescription medicines, and any current illness or fever.
5. If a fasting blood sample is required, you will be instructed not to eat for a specified period of time. During that period of time you may consume water, black coffee and/or tea with no sweeteners. The fasting requirement may sometimes be waived due to medical circumstances.
6. Proof of identification is needed, a picture driver's license is preferred
7. If you have any hypertensive tendencies, morning exams are usually best.
8. For your convenience, the APPS examiner can schedule your appointment at your home, place of business, or the APPS office nearest to you. We suggest scheduling the exam during a calm portion of the day.
9. If you are unable to keep your appointment, please call your agent or the APPS office nearest you.



Algunas Sugerencias Para Nuestros Amigos de Habla Hispana

Para ahorrar tiempo y obtener mejores resultados tome las siguientes sugerencias.

1. Tenga disponible nombres y direcciones de sus médicos, además de fechas y razones para sus últimas visitas.
2. Tómese un vaso de agua una hora antes del exámen para facilitar la muestra de orina.
3. Evite hacer ejercicios fisicos una hora antes del exámen, pueden variar el resultado de sangre y orina.
4. Asegúrese de informar al examinador cualquier medicamento de este tomando, recetado o no recetado.
5. Se le avisará que no ingiera alimento; si la muestra se necesita en ayunas durante este periodo puede tomar agua, café, te sin azúcar o endulzantes.
6. Tenga su identificación a la mano de preferencia su licencia de manejar.
7. Las citas temprana son las mejores si es que tiene la presión alta.
8. Para su comodidad los examinadores de APPS lo visitaran en su casa, trabajo o en nuestras oficinas Le sugerimos que la cita sea a una hora tranquila para usted.
9. Si necesita cancelar su cita por favor lláenos a APPS a la oficina mas cercana de usted.

Get in touch with one of our many California APPS offices

Call 888-764-9201



Appointment Information

Date: _____

Time: _____

Place: _____

What You Should Know About Your Insurance Examination

