



APPLICANT INSTRUCTIONS



Medical Exam

FOR LIFE INSURANCE APPLICATION



ATLAS INSURANCE

INSURANCE WHOLESALER | PARTNERS

WHAT'S A PARAMEDICAL EXAM?

A paramedical examination is a personal interview with you to collect information about your medical history. This interview may be performed over the phone or in-person at the time of your examination. This information allows the insurance company to perform a comprehensive evaluation of your current health. The examination usually includes recording of height, weight, blood pressure and pulse. The examination may also include the collection of blood, urine, oral fluid, and an electrocardiogram (EKG) depending on the insurance company's guidelines.

ESTIMATED EXAM TIME

10 to 20 minutes	for blood draw and urine
20 to 30 minutes	for paramedical exam, blood draw and urine
30 to 45 minutes	for paramedical exam, blood draw, urine and EKG

WHERE IS THE EXAM PERFORMED?

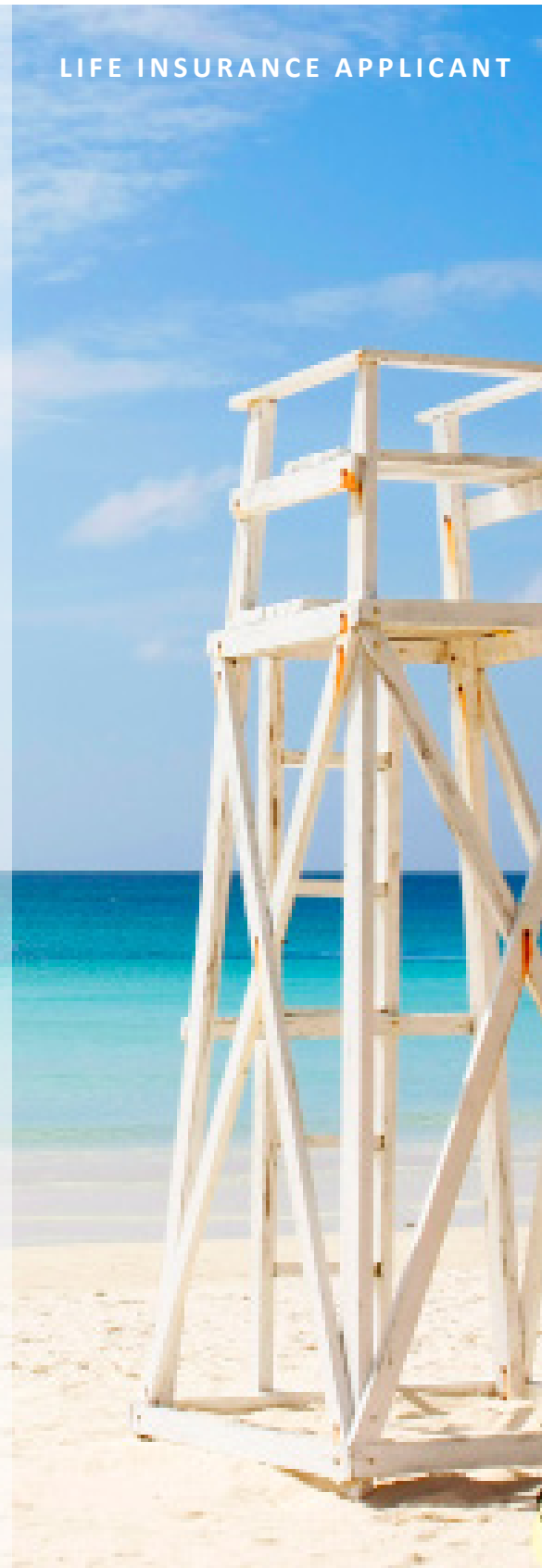
Authorized medical examiner performs examinations at your home, workplace or at a convenient location.

10 HOURS PRIOR TO EXAM

NO FOOD 10 HRS BEFORE EXAM

NO ALCOHOLIC BEVERAGES

DRINK LOTS OF WATER



WHAT IF BLOOD HAS TO BE DRAWN?

If a blood sample is required by the insurance company, a medically trained ExamOne professional will perform the draw. Only single-use sterile, disposable needles are used to collect the specimen and vinyl gloves are always worn.



WHAT IS AN EKG?

If an electrocardiogram (EKG) is required by the insurance company, it will be performed at the time of the examination. An EKG records electric impulses of the heart. Testing is usually complete in less than 10 minutes.

WHAT HAPPENS WHEN THE EXAM IS COMPLETE?

The paramedical examination and any additional requirements are forwarded to the insurance company. Any specimens obtained during the examination are sent to our laboratory or another designated laboratory and the results forwarded to the insurance company for assessment. ExamOne professionals are not aware of the tests performed on the specimen(s) at the laboratory and do not receive the test results.



NO FOOD 10 HRS
BEFORE EXAM

NO ALCOHOLIC
BEVERAGES 10 HRS
BEFORE EXAM



INSTRUCTIONS

In order to obtain accurate information, it is recommended you: provide names and dosages of current medications

- Have available names, addresses and phone numbers of any doctors or clinics visited in the last 5 years.
- Have a list of medical conditions or diagnoses including the date diagnosed, treatment, result of treatment, and treating physician information.
- Be prepared with a picture ID at the time of the exam.
- Have any application paperwork that was sent to you available and ready for the examiner unless otherwise instructed by your agent.
- Avoid strenuous exercise 12 hours prior to the exam.
- Avoid high salt and high-cholesterol foods 24 hours prior to the exam.
- Do not drink alcoholic beverages for at least 10 hours prior to the appointment.
- Fast for 10 hours prior to the appointment.
- Avoid caffeine for 10 hours prior to the exam.
- Drink lots of water prior to the appointment.



OUR CUSTOMERS

Are the most important part of our business. They are not dependent on us - we are dependent on them. Our customers are not outsiders to our business; they are the vital element for our company's growth.

We are not doing our customers a favor by serving them...They are doing the favor by giving us the opportunity to do so.

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