

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

1. 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 an hour prior to your examination.



* Avoid drinking coffee, tea or caffeinated soft drinks for at least one hour prior to your examination.

* Limit salt intake and high cholesterol food 24 hours prior to your examination.



* You should not engage in strenuous physical activities 24 hours before the examination.

2. Advise your Paramedical Examiner regarding any medication you are taking, even non-prescription medications.

* 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.



* If you belong to Kaiser or any other prepaid medical plan, have your medical record number available.

3. Drink a glass of water an hour or so before your appointment. This will help in obtaining a urine specimen.

4. If a blood specimen is required, you should fast according to provider directives prior to the examination unless otherwise instructed.

You may wish to keep this brochure close to your telephone so you can fill out the date and time when we call for an appointment.

DATE: _____

TIME: _____

If you are unable to keep your appointment, please call the IMS office at the number shown below and we will gladly reschedule.

Should you have any questions regarding your paramedical examination, please call us.

(510) 490-6211



MEDICAL AND PARAMEDICAL
EXAMINATIONS
PERFORMED NATIONWIDE

WHAT IS A PARAMEDICAL EXAM?



IMS

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Things that you would like to know about Insurance Physical.

PARAMEDICAL EXAM

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

A paramedical consists of some questions about your medical history, measurements of your height and weight, blood pressure and pulse. A urine specimen is also collected. Undressing is not required and the exam usually lasts 20 to 30 minutes. Your application for insurance is not complete until we have obtained this necessary information.



Why will a urine specimen be collected?

A urine specimen will always be collected during a paramedical exam. The tests done are determined by the insurance company and are performed by a laboratory. The test results will be sent only to the insurance company 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 the insurance company for review to help evaluate your individual policy.

How is the appointment made and where?

IMS will call you to schedule a date, time and place convenient for you. You may select to have the exam completed at your home, office, or many people prefer to come to our location. You make the decision to fit your schedule.

MEDICAL SERVICES

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

Sometimes a physician is required by the insurance company to perform the examination. IMS contracts with physicians who have a current license, are in good standing and practice in a specialty area approved by the insurance company and IMS. These physicians provide services such as medical exams, treadmill ECG's, X-rays, etc.

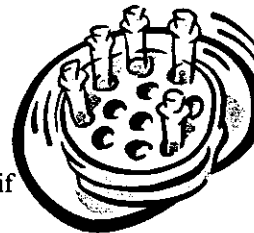
BLOOD TESTING

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 the insurance company.

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 of the insurance company. You should advise your examiner if you have had previous problems such as fainting, nausea, or 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 procedure. IMS is requested only to collect and prepare blood for analysis; the insurance company gives instructions to the lab regarding specific tests. You are required to sign a consent form and a chain-of-custody form for your own protection.

Who will receive the results of your test?

The lab sends the results directly to the insurance company.

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?

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 exam.

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.

