

Tips for Your Client's Insurance Exam

- Approved Paramed Companies for Paramed and MD examinations: Portamedic, EMSI and APPS.
(Paramed exams completed by another company will not be accepted.)
- A quality copy of a fully completed exam done for another company within the last 90 days by a Prudential authorized examiner or a board-certified internist, family practitioner, **or** cardiologist is acceptable, along with a fully completed Prudential non-medical for contract needs.
- Any physician examination by a non-Prudential authorized examiner should be completed by a board-certified internist, family practitioner, or cardiologist, unless prior approval is granted.
- Personal physicians may only be used if previously appointed as Prudential company examiner, unless prior approval is granted.

The following tips are to help your clients attain the most favorable and accurate exam results possible.

- ⇒ Stay off salt for 3-4 days prior to exam - may have a beneficial effect on blood pressure.
- ⇒ Non alcohol for 24 hours prior to the exam, as alcohol tends to elevate blood pressure 12 -24 hours.
- ⇒ Get a good night's rest before the examination.
- ⇒ No heavy meals and little or no caffeine on morning of the exam - decaffeinated coffee and a light breakfast would be best.
- ⇒ Do not smoke within 30 minutes of exam. Smoking tends to constrict artery walls and elevated blood pressure.
- ⇒ If the client has an acute illness i.e. the 'flu', the client should consider rescheduling the exam as some acute illnesses affect the urine and blood tests.
- ⇒ The client should tell the examiner if she has her menses as this affects the urine and a notation can be put on the lab slip.
- ⇒ Have exam in the morning because you will be more relaxed. Get to examining office 10-15 minutes before the exam - **NO RUSHING!**

HYPERTENSION:

- No stimulants (caffeine, alcohol, cigarettes)
- Morning exam
- Blood pressure after client has had a chance to relax - 3 attempts at 10 minute intervals
- Should take usual medications

DIABETES:

- Exam 2 ½ hours after meal, and no sweets or sugars after the meal
- Empty bladder right after meals
- 1-2 glasses of water before the exam

URINARY SPECIMEN PROBLEMS: (albumin, RBC's, sugar, etc.)

- Empty bladder right after meals
- Drink 2-3 glasses of water before the exam
- No sweets or foods with sugar content before exam
- Do not do strenuous exercise such as running for 24 hours prior to the exam.

CORONARY, EKG PROBLEMS:

- No stimulants

FINAL TIP

- Do not try to hide any medical history - be completely candid with your underwriter.

(continued)

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