

LifeEase

BRINGING SIMPLE TO LIFE™

Following our client interview with you, we will arrange for a short exam by a paramedical technician. The exam results enable us to locate for you the most competitive rate possible for your life insurance. For your convenience, the exam can take place in your home or office. The paramed examiner will follow with a call to you to confirm the time, date and location for your exam.

You'll find the examiner friendly and professional. He/she will obtain some basic information regarding your body metrics such as your height, weight, blood pressure and pulse. Depending on the amount of coverage for which you are applying, they may also draw a blood sample and/or request other tests. Last, the examiner will also confirm the medical background information you may have already provided in your initial interview.

You can help us ensure that you obtain the best possible results on your exam by reading and adhering to the following Twelve Paramedical Exam Tips:

1. Fast for a minimum of 8 hours prior to exam unless you are diabetic or have another health condition. If you do have a health condition we will discuss specific instructions for your case.
2. Insist on morning appointments only! Blood pressure and exam results tend to be better in the morning. Many examiners are available on Saturdays as well.
3. If you are sick on the day of your exam, cancel. We can always reschedule once you are better.
4. Take your medications as you normally would.
5. Avoid alcohol for a minimum of 48 hours prior to your exam. Blood pressure, liver enzymes and other lab results may be adversely elevated otherwise.
6. If you smoke, do not smoke prior to your exam. Smoking raises blood pressure. For cigar smokers and other tobacco users – some of the companies will give you a non-smoker rate but your urine sample needs to be negative for nicotine. Please call to discuss your case
7. Check your weight in the days leading up to your exam. Make yourself as light as possible--take your shoes off, don't wear belts, empty your pockets, and wear *light* clothing. IMPORTANT – Make sure you ask the examiner what your weight is. If you think it is wrong, ask them to weigh you again.
8. Your height – Stand up straight and tall! IMPORTANT – Ask the examiner what your height is. If you think it is wrong, ask them to check again.
9. Avoid Caffeine on Exam day – Caffeine elevates your blood pressure. Avoid it for at least a few hours prior to exam.
10. Cholesterol TIP – Eat good food such as oatmeal and bananas in the week leading up to your exam and lay off the sweets and other cholesterol elevating foods.
11. Exercise TIP – If you exercise, do NOT exercise on the morning of your exam. Exercise may artificially raise your blood pressure.
12. Water – Drink lots of water starting at least three days prior to your exam to flush out your system leading up to the exam.

If you have any questions, please don't hesitate to call your advisor or our client services team at (855) 437-1090, extension 246. Thank you!