

# Insurance Application Paramedical Exam and Lab Tests Guide



As part of your insurance application, Sun Life may ask you to complete a Paramedical Exam and/or Lab Tests. You'll receive a call from a Sun Life authorized paramedical vendor to arrange for an appointment at the time and location of your choosing. This guide informs how to best prepare for your upcoming appointment.

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# Paramedical Exam

## What you need to know



The paramedical exam includes questions about you and your immediate family's medical history. You'll need to provide dates of diagnoses, treatment details, and status of any conditions. The questions asked are personal in nature to fully understand your health background. A health professional will also measure your vitals which includes your blood pressure (taken 3 separate times), height, and weight.

**On the same day as your paramedical exam, you also need to provide a blood and urine sample. Please see page 3 for more information on Lab Tests.**

You can complete your paramedical exam at a time that is convenient for you, at your home or office.

For those over the age of 70, you will be required to complete a short assessment which covers cognitive and mobility testing.

If your upper arm bicep is larger than 14 inches in diameter, please let the scheduler know at the time of appointment booking.

Note, all information obtained during the exam is kept confidential.

## Time required

A paramedical exam with additional testing (blood and urine) can take 30-45 minutes. The time it takes will depend on your medical history and preparation for the appointment.

## How to prepare

Here are some helpful tips to get you through this process faster and easier. It's a good idea to have a private area where you can talk freely with the health professional.

The information you'll discuss may include:

- Names and dosages of medications you are taking.
- Names, addresses and phone numbers of any doctors or clinics visited in the last five years and dates of last visits.
- Have your family doctor's name, address, and phone number along with the date and reason for your last visit.
- Details about your personal, medical and family history (parents and siblings and age of diagnosis).
- List of medical conditions or diagnoses including date diagnosed, treatment, tests completed, results and treating doctor's information.

Some of the conditions you will be asked about include:

**Blood:** anemia, bleeding disorder.

**Abnormal growth and malignancy:** cancer, leukemia, lymphoma, melanoma.

**Heart and circulatory:** High blood pressure, high cholesterol, chest pain, stroke or heart attack.

**Mental health:** chronic anxiety, depression, suicide attempt.

**Glands and/or endocrine system:** diabetes, abnormal blood sugar, thyroid disorders.

**Musculoskeletal:** arthritis, muscular dystrophy, paralysis.

**Gastrointestinal:** hepatitis, Crohn's, ulcerative colitis, rectal or intestinal bleeding.

**Skin:** dysplastic nevi, atypical moles.

**Immune system:** lupus, scleroderma, HIV, AIDS.

**Genitourinary:** breast lumps, abnormal PAP smear, prostatitis, kidney or bladder disorders, sugar, or protein in urine.

**Respiratory system:** asthma, chronic obstructive pulmonary disease, sleep apnea.

**Nervous system:** multiple sclerosis, dementia, developmental delay, seizure disorders, severe headaches, dizziness, fainting.

**Eyes, ears, nose, throat, mouth:** impaired vision, impaired hearing, glaucoma.

## Have ready for your exam

Have a photo ID to confirm your identification (driver's license or passport). The health professional conducting the paramedical exam will need to verify your identity before beginning.

## After your exam

Sun Life uses this information to check your eligibility for insurance. If necessary, we may contact you to schedule an appointment for further tests or more requirements. Contact your advisor if you have any questions about your paramedical exam.

# Lab Tests

## What you need to know



During the lab tests, the health professional will collect a sample of your blood and urine. The health professional will also measure your vitals.

**Blood:** The health professional will use a sterile lab kit to draw 2 to 3 vials of blood.

**Urine:** The health professional will give you a special collection kit to provide a sample.

**Vitals:** The health professional will measure and record your height, weight, waist measurement and blood pressure readings.

The health professional will leave you a personalized information package that will allow you to view these results approximately two weeks after the samples are taken.

## How to prepare

To better prepare for your upcoming lab appointment, follow the recommendations below.

- Limit salt and high-cholesterol foods 24 hours before the exam.
- Limit caffeine, caffeine infused energy drinks and nicotine use one hour prior to your appointment.
- Avoid the following for 24 hours before your appointment:
  - Alcoholic beverages
  - Nasal decongestants
  - All foods containing poppy seeds
  - Vitamins
- Non prescription medications such as cold remedies, pain relievers or herbal remedies.
- Drink a glass of water one hour before your appointment.
- Get a good night of sleep before the appointment.
- Continue to take your prescription medication. Please have this or any other over-the-counter medication you may be taking available.

### For your urine collection

- Have access to a private washroom where you can collect your urine sample.
- You don't have to fast.

### Please reschedule your urine collection appointment if:

- You have a cold.
- As a female applicant, you are menstruating.

### For your blood collection

- Avoid the gym and vigorous activity for at least 24 hours before and after your exam. This will minimize the chances of bruising.
- Consider wearing a T-shirt or loose-fitting clothing to facilitate blood collection.

**Make sure to share any history of problems associated with providing a blood sample with the health professional.**

### If you have a tendency towards high blood pressure

- Schedule your appointment for a time of day when you feel the most relaxed.
- Be aware that the following can temporarily raise your blood pressure. If possible, try to avoid these for 24 hours before your appointment.
  - Stress
  - Caffeine and caffeine infused energy drinks
  - Nicotine

## Have these ready for your exam

- Have a photo ID to confirm your identification (i.e., driver's license or passport). The health professional conducting the lab tests will need to verify your identity before beginning.
- Have names and dosages for any medication you are taking and the reasons for these medications.

## After your exam

Sun Life uses this information to check your eligibility for insurance. If necessary, we may contact you to schedule an appointment for tests or more requirements. Contact your advisor if you have any questions about your lab tests.

## Respecting your privacy

Respecting your privacy is a priority for the Sun Life group of companies. We keep in confidence personal information about you and the products and services you have with us to provide you with investment, retirement and insurance products and services to help you meet your lifetime financial objectives. **To meet these objectives, we collect, use and disclose your personal information for purposes that include:** underwriting; administration; claims adjudication; protecting against fraud, errors or misrepresentations; meeting legal, regulatory or contractual requirements; and we may tell you about other related products and services that we believe meet your changing needs.

The only people who have access to your personal information are our employees, distribution partners such as advisors, and third-party service providers, along with our reinsurers.

We'll also provide access to anyone else you authorize. Sometimes, unless we are otherwise prohibited, these people may be in countries outside Canada, so your personal information may be subject to the laws of those countries. You can ask for the information in our files about you and, if necessary, ask us in writing to correct it. To find out more about our privacy practices, visit [www.sunlife.ca/privacy](http://www.sunlife.ca/privacy).