

Superior Mobile Insurance Solutions

offers applicants the choice of having their paramedical examinations performed in the comfort and convenience of their own home or workplace, or at a contracted facility or clinic. A health professional or, in some cases, a medical doctor will conduct the exam, which may include:

- Blood draw
- Urine specimen
- Blood pressure
- Electrocardiogram (EKG)
- Health history
- Height and weight
- Hip and waist measurements
- Pulse
- Physical examination
- GoParamed- an electronic method of collecting medical history

Superior Mobile Insurance Solutions can perform paramedical exam services nationally.

Please keep this brochure handy so you can fill in the date and time of your appointment.

Please review the "Helpful Hints" prior to the exam.

APPOINTMENT INFORMATION

Date: _____

Time: _____

Health Professional's
Name: _____

Health Professional's
Number: _____

Health Professional's
Email: _____

If you have any questions regarding your appointment or exam, please contact Superior Mobile Insurance Solutions or the independent contractor directly.



Corporate Office Contact Info:

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Preparing for your Exam

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Paramedical Examination

Before issuing a policy, an insurance company needs medical information about you, the applicant. A certified health professional gathers this information during the paramedical examination. A paramedical exam includes questions about your medical history, your height and weight, pulse and blood pressure. Additionally, a urine specimen and blood sample may be collected. The exam usually takes 30-45 minutes to complete.

A paramedical independent contractor will contact you to schedule an appointment at your earliest convenience. This meeting can take place at your home, your office, or any other appropriate place.

Medical History Information

Please be prepared to answer questions about your family medical history. The health professional will ask you about illnesses, surgeries, examinations, and tests that you have had along with any previous history of treatments and medications. You will need to provide the following:

- Name/Address of any Physician/Hospital
- Date and purpose of the visit
- Diagnosis
- Treatments/Therapy
- Medications

All information given to the health professional is kept strictly confidential. It will be forwarded to the insurance company's home office and used for underwriting purposes only.

Common Questions

Why me? This is a routine part of your insurance application.

How much will it cost? This exam performed is at no cost to you. The insurance company pays all costs.

Blood Tests

If a blood test is required, the sterile materials used are supplied in a disposable blood kit, and are used only one time. The certified health professional will open the sealed kit and sterile needle in your presence.

Blood tests provide important information that the insurance company uses in the underwriting process. A wide variety of lab tests are performed by a laboratory that will send the results to the home office of the insurance company.

Depending on the requirement's of the insurance company, you may be asked to fast for several hours prior to the blood draw. Advise the independent contractor if you have ever experienced fainting, nausea or bruising while having your blood drawn, or if you are taking blood thinners or increased doses of aspirin. Please drink a large glass of water prior to the exam. We will request that you sign an authorization allowing a blood & urine specimen to be taken.

Additional Requirements

Additional requirement's may be needed by the insurance company in addition to the paramed exam. You will be informed by the independent contractor or Superior Mobile Insurance Solutions if such requirements are needed. These requirements may include an exam **by a licensed physician, resting electrocardiogram (EKG), Treadmill (stress test), Timed Vital Capacity (TVc), or chest X-Ray.**

Preparing for your Exam

Below are some tips to avoid artificially high blood pressure/pulse readings and to ensure the best examination results:

- Follow Fasting Instructions - Most insurance companies require a 6-8 hour fast
- Drink a large glass of water 1 hour before your exam so you can easily void a urine specimen
- Be well rested and try to schedule your appointment for the time of day that is least stressful for you
- Take regular medication prescribed by doctor.
- Make a list of all your current medications and bring them to the exam. Be sure to include dosage, frequency and name of prescribing physician to save time during the exam
- Have a picture I.D. (preferably a drivers license) available
- Wear loose-fitting clothing, a short sleeved shirt, or a long sleeved shirt that can be easily rolled up
- Avoid all alcoholic beverages at least 8 hours before your exam
- Avoid tobacco of all forms and caffeine beverages at least 1 hour before your exam
- Avoid strenuous exercise at least 12 hours prior to your exam
- Avoid foods unusually high in salt content for 24 hours prior to your exam