



PREPARING FOR YOUR

LIFE INSURANCE PARAMEDICAL EXAM

Now that you've applied for a John Hancock life insurance policy, the next step is to have a paramedical exam to provide John Hancock with a snapshot of your current health. Our underwriters use the information gathered from your exam (along with your medical records and application) to determine if you qualify for life insurance – and if you do, what your rate class will be. Being well prepared for this exam will help ensure that the health picture you present is the best one possible.

How can you prepare for your paramedical exam?

1 The Basics

- Get a good rest the night before the exam
- Don't do any heavy exercise for 24 hours before the exam

2 Food, Beverages and Smoking

- Avoid food and beverages (except water) for two hours prior to your appointment. If possible, fast for 12 hours prior unless a medical condition prevents this
- Drink water before the exam to help you provide a urine specimen
- Avoids sweets and sugary foods for several hours
- Avoid caffeine for several hours
- Avoid alcoholic beverages for at least eight hours
- Do not smoke for at least one hour before the exam

3 Medications

- If you are taking any prescription medications, continue to take them as prescribed. Bring all prescription medications and dosage requirements to the exam for reference.
- Avoid taking non-prescription medications such as cold remedies, pain relievers, vitamins and herbal remedies for at least 24 hours before the exam. (If you have taken any, tell the examiner what you took and why.)
- If you are ill or under severe stress at the time of the exam, consider rescheduling for a future date when you've fully recovered. If you don't reschedule, please advise the examiner of your circumstances, to avoid abnormal results (for example, elevated blood pressure readings).

See Tips for Diabetes or Hypertension on page 2.

4 Additional Tips

- Have your personal identification handy at the examination
- Wear short sleeves or sleeves that can be easily rolled up
- Be prepared for questions about your medical history by jotting down significant details, e.g., diagnoses, surgeries, treatments, etc., and addresses of your doctor(s) and any hospitals where you've been treated
- If you are a woman, mention to the examiner if you are menstruating at the time of the exam (because it can cause blood in urine specimen)

Do You Have Diabetes or Hypertension?

DIABETES

- ✓ Schedule your paramedical exam for 2½ hours after a sugar- and sweets-free meal
- ✓ Empty your bladder immediately after the meal
- ✓ Continue taking your usual medications as directed by your doctor

HYPERTENSION

- ✓ Avoid all alcohol, cigarettes and caffeine and other stimulants
- ✓ Ask your examiner to take your blood pressure after you have had an opportunity to relax; aim for three attempts taken 10 minutes apart
- ✓ Continue taking your usual medications as directed by your doctor

Scheduling the Paramedical Exam

As the paramedical exam is an essential piece of information for approving your life insurance application, it is important to schedule your exam as soon as possible. Within days after receiving your application, a licensed health professional will call you on behalf of John Hancock to schedule your exam appointment. When possible, the paramedical exam will be conducted at your home (or your office if you prefer). However, there may be times when it will be necessary to conduct the exam at a medical facility. A basic exam will take approximately 30 minutes of your time.

During your exam, the licensed health professional will ask questions and conduct tests to determine your health history and current health. The following examples highlight what you can expect.

Health history – will include questions about:

- Current and past medical conditions
- Surgeries
- Medications or other treatments
- Habits such as drinking, smoking
- Activity level

Current health – some of the tests include:

- Measurements, i.e., height and weight, blood pressure, pulse
- Urinalysis – checking for presence of blood, protein, sugar, nicotine, etc.
- Blood Profile Tests – determining blood glucose and cholesterol levels, kidney and liver function values, etc.
- Electrocardiogram (required in some cases)

If you have any questions, please contact your life insurance representative.