

What You Should Expect: The Medical Exam Process

Once you've determined your insurance needs and have chosen the insurance solution that's right for you, your next step is to complete a medical examination. Each exam is different. Your assessment will be based on your age and the amount of insurance you are applying for.

WHAT'S NEXT?

- A nurse or doctor will contact you and arrange an appointment at a convenient time and place.
- The appointment will take 30 to 60 minutes depending on your particular requirements.
- The nurse will act and dress professionally, and will respect your right to privacy.

The following table outlines what you can expect during the medical exam processes:

<p>PARAMEDICAL</p> <ul style="list-style-type: none"> ■ disrobing is not necessary ■ nurse should be alone with you in all cases ■ similar questions to those on the application will be asked ■ nurse will take your blood pressure, height, weight, and a urine sample ■ takes 25 to 30 minutes depending on your medical history. 	<p>BLOOD & URINE PROFILE</p> <ul style="list-style-type: none"> ■ nurse will ask you to sign a permission slip ■ nurse will take three blood samples and a urine sample ■ procedure will take a maximum of 15 minutes ■ tests on your blood may include HIV, sugar, kidney profile, liver profile, cholesterol and blood lipids ■ urine will be tested for nicotine, drugs, medications, and other substances
<p>SALIVA TEST</p> <ul style="list-style-type: none"> ■ nurse will ask you to sign a permission slip ■ procedure will take a maximum of 10 minutes ■ your saliva will be tested for HIV, nicotine, cocaine, and other substances 	<p>INSPECTION REPORTS</p> <ul style="list-style-type: none"> ■ objective is to obtain independent, third party information for the insurance company ■ most reports can be completed within 10 minutes over the telephone ■ information pertaining to employment, sports, driving, habits, income and other financial details are obtained
<p>ELECTROCARDIOGRAM (ECG)</p> <ul style="list-style-type: none"> ■ may be completed in a home or office, ■ however, a couch or bed must be available to complete this test ■ procedure will take a maximum of 20 minutes 	<p>ATTENDING PHYSICIAN STATEMENT (APS)</p> <ul style="list-style-type: none"> ■ requested directly by insurance company from your physician ■ provides an outline of your medical history
<p>PHYSICIAN'S EXAMINATION</p> <ul style="list-style-type: none"> ■ Physician will complete a health history questionnaire ■ Physician will take your blood pressure, height, weight, and pulse 	<ul style="list-style-type: none"> ■ Some disrobing may be necessary ■ Physician will complete a full physical exam ■ Takes 30-40 minutes to complete, depending on your health history

Underwriting Tips: How To Prepare For Your Medical Exam

If you are applying for a substantial amount of insurance coverage, you will be required to complete a more extensive medical exam, which may include:

- Treadmill ECG stress test
- Chest x-ray
- Confidential financial questionnaires

- Mature age focus interview
- Motor vehicle report

If you have any comments or concerns, please call us at your earliest convenience.

Insurance companies request medical examinations to provide a snapshot of your current health condition. This information is then used to determine your insurability based on the risk assumed by the insurance company.

Consider the following tips to help you present the best picture possible:

- Try to get a good night's rest the night before the exam.
- You should not exercise 12 to 18 hours before the exam.
- Do not consume any form of alcohol for at least 24 hours before the exam.
- Do not eat for at least 12 hours before the exam, other than for medical reasons.
- Do not consume any form of caffeine, food or beverage (except water), for at least four hours before the exam.
- You should not smoke for at least two hours before the exam.
- If you are taking prescription medication, have it ready for reference at the exam.
- If you are taking over-the-counter medication, make sure you have a list or advise the examiner.

- Try to have a written medical summary of significant ailments, including dates, diagnoses, treatments and physicians' names.
- Try to have a written report of significant medical conditions of parents and siblings.
- You should drink eight ounces of water one hour before the exam.
- Make sure the appointment is arranged at a convenient time for you.
- Reschedule the appointment if you are under stress the day of the exam.

COOPERATING DURING YOUR EXAMINATION

Your cooperation will make the examination process much more effective. It will ensure that the insurance company receives all the information it initially requires, and reduce the potential for delays and problems with your application.

Keep in Mind – These tips are not designed to deceive underwriters, and any misrepresentation may be considered fraudulent. They also do not guarantee favourable outcomes, however we believe they may increase the likelihood of them.



Insurance products are offered through RBC DS Financial Services Inc., a subsidiary of RBC Dominion Securities Inc. When providing life insurance products in all provinces except Quebec, Investment Advisors are acting as Insurance Representatives of RBC DS Financial Services Inc. In Quebec, Investment Advisors are acting as Financial Security Advisors of RBC DS Financial Services Inc. RBC DS Financial Services Inc. is licensed as a financial services firm in the province of Quebec. RBC Dominion Securities Inc.* and Royal Bank of Canada are separate corporate entities which are affiliated. *Member CIPF. ® Registered trademark of Royal Bank of Canada. Used under licence. RBC Dominion Securities is a trademark of Royal Bank of Canada. Used under licence. © Copyright 2005. All rights reserved.