

Insurance Application Paramedical Exam and Lab Tests Guide



As part of your insurance application, Sun Life may request you to complete a Paramedical Exam and/or Lab Tests. This guide informs how to best prepare for your upcoming appointment with one of Sun Life's providers.

Here you will find details on:

Paramedical ExamPage 2

Lab Tests (Urine, Blood, and Vitals)Page 3

Paramedical Exam

What you need to know



A paramedical exam includes the recording of height, weight, blood pressure, and waist measurement. During the exam, the health professional will ask you about your health and family medical history. **On the same day as your paramedical exam, you may also need to provide a blood or urine sample. If this is your case, 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.

How to prepare

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.
- List of medical conditions or diagnoses including date diagnosed, treatment, tests completed, results and treating doctor's information.
- 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).

If your upper arm bicep is larger than 14 inches in diameter, please let the health professional know. This way they can bring an appropriately sized blood pressure cuff.

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.

How to prepare

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

- Limit salt and high-cholesterol foods 24 hours prior to the exam.
- Limit caffeine and nicotine use one hour prior to your appointment.
- Avoid the following for 24 hours prior to your appointment:
 - Alcoholic beverages
 - Nasal decongestants
 - All foods containing poppy seeds
 - Vitamins
- 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 are not required 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
 - 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.