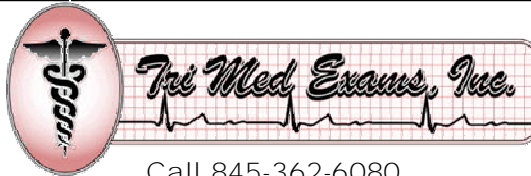


How To Prepare For An Exam

Paramedical Exams

A paramedical exam consists of obtaining height, weight, blood pressure, and pulse measurements. Based on underwriting requirements, a short medical questionnaire, collection of blood, urine and/or oral samples may also be necessary. Undressing is not required and our certified professionals perform the examination in about 20 minutes.



Call 845-362-6080

Fax 845-362-0384

Medical Evaluations

When required by the insurance company, an MD performs a physical examination on the applicant. The MD examination is often performed in addition to the paramedical examination, and may include a chest x-ray and/or a stress Electrocardiogram. Tri Med staff can help answer questions regarding whom to contact for an appointment, and what can be expected during the exam.

Resting Electrocardiograms (E.K.G.)

An E.K.G. is a recording of the electrical impulses associated with cardiac contraction and relaxation. Applicants are required to lie on their backs with their shirt unbuttoned in order for leads to be placed on their chests. Women must remove stockings prior to the exam. The E.C.G. does not cause any pain.

Specimen Collections

For many applicants, underwriting guidelines require collection of blood, urine, and/or oral samples. Certified professionals perform these exams using sterile materials.

Physical Data Compilation

Certified professionals perform routine height, weight, pulse and blood pressure measurements.

Stress E.K.G. (performed under the supervision of a cardiologist)

A stress E.K.G. is performed in a physician's office. The stress E.K.G. records the electrical impulses associated with cardiac contraction and relaxation, while the applicant is on a treadmill. Some undressing may be required to allow for the placement of leads.

Long-Term Care Evaluations

A long-term care evaluation consists of a cognitive review of an elderly person's activities of daily living. This information serves as an assessment tool for underwriters. A detailed medical history may also be required.

Attending Physician Statements (A.P.S.)

An A.P.S. is a patient's medical history obtained from doctors and hospitals. Histories take anywhere from 1 to 45 days to gather, depending on the physician releasing the information and can date back as far as is needed.