

What to expect when you're expecting the health professional

Now that your application for life insurance is underway, you're ready for the next step in putting this valuable financial protection in place.

It's time for a look into your current health and a visit from a health professional to determine your eligibility for coverage.

NEXT STEPS

The tele-interview

(Only if you completed our shorter application using ez-app)

- You will be contacted to set up an interview which will be conducted by telephone.
- It will take place at a pre-arranged interview time or can be done when the Manulife representative calls you.
- The interview will take 30 to 40 minutes and you will be asked about your medical history and other information required to assess your insurance application, including your smoking history, alcohol consumption and driving record. It may take longer if you have an extensive medical history.

A visit from the health professional

(For all applications)

Manulife will need to complete some routine screening tests such as measuring your build, blood pressure and lab work. The tests will depend on the amount of insurance you applied for.

Here are some tips for arranging the visit, how to prepare, and what questions and tests to expect.

ARRANGE YOUR VISIT

- A health professional – lab technician, nurse or physician – will call to schedule your appointment
- Your visit can take place at your home or workplace
- Allow 30–60 minutes for the visit
- Let the person who calls know if you need a health professional who speaks a language other than English or French
- Advise of previous difficulty with blood withdrawal
- If you need to reschedule your appointment due to illness, stress or other reasons, please call the health professional.

PREPARE

Do's

- Keep taking any prescription medication and have them, along with non-prescription supplements, available for review
- Enjoy a good night's sleep the night before your visit
- Drink plenty of water prior to the visit for easier fluid collection
- Wear short sleeves or long sleeves you can easily roll up
- Have your photo identification handy

Don'ts

Follow these guidelines on activity, drinking and eating to help reduce the possibility of unusual findings.

The health professional will let you know in advance of any additional guidelines you may need to follow, such as fasting prior to a blood test.

24 hours prior	<ul style="list-style-type: none">■ Avoid strenuous activity and exercise■ Don't take non-prescription medications, such as: cold remedies, pain relievers and herbal remedies
Eight hours prior	<ul style="list-style-type: none">■ Avoid alcoholic beverages
One hour prior	<ul style="list-style-type: none">■ Don't drink caffeinated beverages■ Don't smoke

TIME FOR YOUR VISIT

Your visit with the health professional involves common medical questions and tests. You may need to complete some or all of these activities depending on your age, and the type or amount of insurance you've applied for. Here's a general overview of what questions and tests to expect.

General health	<ul style="list-style-type: none">■ You'll be asked questions about your family and personal medical history, including doctor names and addresses, and dates of doctor visits. (These questions will not be asked for certain face amounts if you completed a tele-interview.)■ Height and weight measurements; men also provide chest and waist sizes■ Pulse and blood pressure (3) readings■ Physical examination may be required (similar to routine checkups with family doctor)
Blood and/or urine samples	<ul style="list-style-type: none">■ Routine blood screening for: HIV, diabetes, kidney function, liver function and cholesterol/lipids■ Routine urine screening for: HIV, diabetes, cocaine and nicotine■ You'll be asked to sign the consent form(s) and also the tape placed on container samples for security reasons
Heart test (electrocardiogram – ECG)	<ul style="list-style-type: none">■ Electrode patches are placed over your heart, arms and upper legs to determine heart muscle or rhythm abnormalities■ For an accurate reading, a quiet, private space where you can lie down works best
Memory and mobility	<ul style="list-style-type: none">■ If you're 70 or older, you'll be asked questions to test memory and assess daily living activities; a timed task will help determine mobility

AFTER THE VISIT

If you're approved for standard life insurance rates, you receive an information package, which includes copies of your test results with explanations. Your test results can also be sent to your family doctor if requested. Please let your advisor know if you'd like us to do this. If you aren't approved for standard insurance rates due to results from health questions, examinations or lab tests, the results are automatically sent to your family doctor.

We appreciate that you've chosen Manulife for your insurance needs. We look forward to completing our assessment of your application and will keep your advisor informed of the progress of your application. Should you have any questions or concerns about the application process, please contact your advisor.

