



INSURANCE MEDICAL PATIENT GUIDE



Medmark are specialists in Insurance Medicine.

We are recognised leaders in Ireland for insurance medical examinations. We have focused on insurance medical examinations since the 1980's and have built up a reputation for a fast and reliable service in our nationwide medical centres.

Understand your needs

You will have been asked by your insurance company or broker to attend for an independent medical assessment. We offer availability of times and locations and with a fast turnaround time the insurance company receives all reports promptly.

Medmark can be described as a "One Stop Shop" as we are an on-site location for all relevant tests and so there will be no need to go elsewhere.

When and where can I have my insurance medical

We have flexible opening hours Monday to Friday so call our office and select a time that suits you. We have many locations around Ireland so we should not be too far away from you! See www.medmark.ie or back page for more information.

Why have I been asked to have a medical examination?

The life assurance company to which you have applied have likely asked you to attend for a medical examination for one of the following reasons:

- Type of cover you applied for
- Amount of cover you applied for, combined with your age
- Your past medical history





www.medmark.ie clear to concise clear to concise communication

Dr. Jacintha More O'Ferrall

Thousands of people every year are asked to have medical examinations so it is not unusual for you to be asked to attend one.

Who carries out the examination?

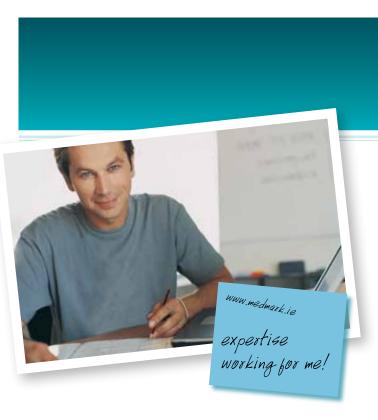
The examinations are carried out by any one of a team of experienced physicians – with over 40 years experience of life assurance medical examinations between them. There are both male and female doctors available – please indicate at the time of booking if you have a specific preference.

What is involved in the examination?

The examination usually takes from 15 to 60 minutes depending on the exact requirement of the life assurance company. Most examinations take 15-20 minutes, but if special tests such as an exercise ECG are requested then a longer appointment will be necessary.

The usual medical includes a detailed questionnaire concerning:

- Your past medical and surgical history including details about any current illnesses or medical complaints.
- Your family's medical history.
- Your personal habits smoking, drugs, alcohol.



You will then undergo a physical examination, which will include:

Measurement of your height and weight and blood pressure.

Examination of your heart and cardiovascular system. Examination of your lungs/respiratory system, your abdomen and any other relevant system.

You will then be asked to produce a sample of urine for testing. Please do not empty your bladder prior to the assessment!

What if I need to have extra tests done?

Sometimes you will be asked to have additional tests done. These investigations will all be carried out on-site – you will not need to go elsewhere.



The type of tests that are commonly requested are the following:

HIV blood test – Results available immediatelyno preparation required.

Blood Biochemistry tests – This includes lipids (cholesterol), liver function, kidney function, blood sugar etc., Results available within 24 hours.

Haematology tests – Results available within 24 hours.

Other blood tests – Results available within 24 hours.

Pulmonary function tests – Results available immediately.

Resting ECG – Results available immediately.

Tests requiring preparation

Fasting lipid profile – Ideally should fast – water only allowed for 14-16 hours prior to the test.

Results available on the same day.

Blood Glucose – Blood should be taken after an overnight fast. Results available within the hour.

Clients that require blood testing where fasting is necessary, are encouraged to attend an early morning appointment to minimize fasting times.

Resting and exercise ECG (stress test):

For this test you must allow one hour for the entire assessment. As part of the test you will be required to exercise on a treadmill. You will likely work up quite a sweat. For comfort please wear or bring either tracksuit bottoms or a pair of shorts and a pair of runners.

There are shower facilities and towels available for clients in the changing area after this test. Clients are frequently required to fast prior to this test, if this is the case, please bring a small snack such as a bar of chocolate or a banana to eat. A snack can be eaten once the blood sample is taken and prior to the exercise ECG, so that you do not have to exercise on an empty stomach.

How much will it cost me?

The medical examination is free to you. The life assurance company will cover the costs involved.

What do I need before I make an appointment?

Ideally you should know the name of the insurance company who have asked you to have the medical, your application or reference number if available, the name and contact details of your broker/financial advisor and be able to let us know if any special tests have been requested. Often this information will have been given to us by the life assurance company or your financial advisor in advance.



How do I make an appointment?

Phone the office any time between 9.00 am and 5.00 pm. Have your diary with you!

Email us with your details at info@medmark.ie or admin@medmark.ie and we will call you directly to arrange the appointment.



What if the examination is urgent?

If your assessment is urgent, please inform us at the time of booking.

We use a courier system to a private laboratory so that blood results are available within 24 hours – some are available immediately. We can arrange to have the completed examination form couriered or picked up by the company as soon as it is ready.

www.medmark.ie

Expert

Decisive

National

What if I am running late?

MBChB, DOH, MPH Occupational Physician

Please arrive at the building about 5 minutes before your appointment time. It is important not to be late or the doctor may have difficulty seeing you. If you know beforehand that you cannot make the appointment or if you are going to be late please cancel/call the office to reschedule the appointment. The doctor will see those who arrive on time – on time. They will endeavour to see anyone who arrives late – but this is not always possible and sometimes you may have to be rescheduled.



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