



WHAT IS A NURSE SCREEN?



WHY DO I HAVE TO HAVE A MEDICAL EXAM OR TEST?

When applying for protection insurance, there may be a need to underwrite your application. Underwriting allows insurers to balance the premium that they charge with the risk of a claim.

As part of the application process, and in order to enable underwriters to make a balanced assessment of risk, you may be asked to attend for a medical screening and / or specimen test. If you decide not to proceed with your medical screening, it is likely that you will not be able to proceed with your insurance application.

WHAT DOES A MEDICAL SCREENING INVOLVE?

The type of medical screening and tests required can vary from person to person depending on the underwriter's requirements.

In general a screening will consist of a series of questions about your lifestyle, medical history and your close family medical history. It will also include some physical measurements such as your height, weight, blood pressure and pulse.

Irish Life may also require you to supply a urine, blood and / or saliva sample for further testing at a laboratory. Blood tests may be for things such as cholesterol (lipids), liver function, renal function and hepatitis screening amongst others. Which specific tests you may be asked to have will be determined by your medical history, age and the amount and type of cover you have requested.

There is no requirement for you to undress although you may need to remove / loosen clothing in order to allow for your blood pressure to be taken.

HOW LONG DOES AN APPOINTMENT TAKE?

Each appointment usually lasts for approximately 30 - 40 minutes although this will vary depending on your medical history.

HOW IS THE APPOINTMENT MADE?

A Nurse from MSS will call you to arrange a convenient date and time to visit you for your screening. You may choose to have the exam completed at your home or place of work. The nurse will be able to advise you of the insurer's requirements for the appointment.



WHAT QUALIFICATIONS DOES THE MEDICAL EXAMINER HAVE?

All our nurses are fully trained and registered with An Bord Altranais (Nursing and Midwifery Board of Ireland).

PREPARING FOR THE APPOINTMENT.

Please make sure you follow any specific instruction Irish Life may have given you, such as fasting for specific blood tests. Try to be as relaxed as possible prior to the appointment. Blood pressure can be raised by things such as stress, alcohol, caffeine and tobacco and it is advisable to try and refrain from these immediately prior to your appointment.

To save time, please try and have available details of past visits to medical professionals, names of medicines along with any information regarding any injury and illness you may have had.

WILL I NEED TO PROVIDE ANY SAMPLES?

Irish Life may require you to have urine, saliva and / or tests in order to underwrite your application. Which specific tests you may be asked to have will be determined by your medical history, age and the amount and type of cover you have requested. Sample testing has been found to provide important information for underwriting purposes.

WHAT'S INVOLVED IF I NEED A BLOOD TEST?

Blood is drawn from a vein, usually from the arm or back of the hand, into one or more vials. The amount of vials is determined by which tests have been requested. You should advise the nurse if; you have had any previous problems such as fainting, nausea, or whether you are currently taking Warfarin or long term Aspirin, or have difficulty clotting or bruise easily.

All equipment is sterile and is only used once. Please note that you may be asked to fast for the blood test. In this case you must not eat or drink (except plain water) for 6 hours prior to your appointment time.

WHAT DO I DO IF I NEED TO REARRANGE MY APPOINTMENT?

Should you need to cancel or rearrange your appointment for any reason then please just contact your examiner or the MSS customer service centre using the contact details below. MSS would be grateful if you could provide at least 2 working days' notice should you need to change your appointment.

WHAT HAPPENS TO MY INFORMATION?

Irish Life are Data Controllers and all information obtained during the screening will only be used for the purpose of assessing your application. The information will be forwarded by MSS to Irish Life and will only be reviewed by those authorised to do so.



Irish Life



MSS | MEDICAL
SCREENING
SOLUTIONS

PROVEN RELIABILITY • CONTINUOUS INNOVATION

Email: info@medscreensolutions.com

Tel: + 353 (1) 447 5172

In the interest of customer service, we will record or monitor calls.
Irish Life Assurance plc, Registered in Ireland number 152576,
VAT number 9F55923G.

Irish Life Assurance plc is regulated by the Central Bank of Ireland.
