



# SAY AHH

A Guide to Nurse Medical Screening



# INTRODUCING ROYAL LONDON

Ever since we started as a Friendly Society over 150 years ago, at Royal London we’ve believed that our difference is our strength. Today, we’re the UK and Ireland’s largest mutual life and pensions company. Whoever you are and whatever your aims, we’ll look to provide you with great long-term value, first class service and support at all times.

This guide tells you how Royal London’s Nurse Medical Screening service works.

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# SO, WHAT EXACTLY IS IT?

**When you apply for Protection cover, such as Life assurance and Specified Serious Illness cover, you need to supply Royal London with information about your health, lifestyle, occupation and pursuits. This information helps us assess your application and ensure that we provide you with our best terms. This is initially done by completing an application with your Financial Broker.**

Normally the completed application will contain all the information we need to evaluate your case. However, in certain circumstances and based on the answers provided on your application, including your age and the amount of cover requested, further supporting evidence may be required to assist us in assessing your application. This could involve you participating in a tele-underwriting call, the completion of an additional questionnaire or undergoing a medical screening.

This can take time and effort on your part, so where applicable, in order to ensure minimal disruption for you when a medical screening is required, we offer a service called **Nurse Medical Screening**.

This service from Royal London means that in most instances, you will no longer have to make time to go to a Doctor's surgery in order to complete this screening.

In order to make this process fit in with your calendar and to avoid the time and inconvenience of booking an appointment with a GP, we have teamed up with leaders in this area, MDG, who will conduct the medical screening in your home or workplace, wherever is most convenient and at a time that suits you. This service allows you to control the where and when of the process, in a way that's convenient and quick.

To help explain what a screening involves and ensure your peace of mind, the next section addresses some questions you may have.



### How is a Nurse Medical Screening arranged?

Ultimately the whole process is designed to suit you and your personal availability. With this in mind, a nurse from MDG will call you to arrange a convenient date and time to visit you for your screening. Evening and Saturday appointments are available so just let the nurse know what suits you best. You may choose to have the screening completed at your home or place of work.

The nurse will be able to advise you of any specific requirements for the screening when setting your appointment and can answer any questions you may have. They will also give you their name and contact details should you have any further questions in advance of your appointment or if you need to re-schedule.

All nurses are registered to practice with An Bord Altranais and are fully trained to carry out nurse medical screenings.

### What is a Nurse Medical Screening and how long does it take?

Screenings are conducted with your time and comfort in mind. As leaders in the industry and with dedicated experience, MDG nurses will always aim to conduct the screening as efficiently as possible.

- The appointment generally lasts around 20–30 minutes.
- Undressing is not required.
- Your client will usually be asked some questions about their lifestyle, medical history and that of their close family.
- The nurse will then record your clients details, including their;
  - Height
  - Weight
  - Blood pressure
  - Pulse
  - Hip-to-waist ratio
  - Lung function
- A urine specimen will also be collected.

Your insurance application can only proceed once the necessary information has been obtained.

### **Why will a urine specimen be collected?**

A urine specimen will be collected during the screening to test for blood, glucose or protein. The urine may have to be sent to a laboratory for further testing should it contain blood or protein.

### **Will any other tests be required?**

Further tests on blood, saliva and urine may be required in order to accurately underwrite your application. If this is the case, you will be advised when your appointment is being made. If fasting is required, for example when a blood test is needed, the nurse will let you know at this time.

The specific tests required will be determined by your medical history, age and the amount and type of cover requested. Some of these tests will be undertaken by the nurse during the screening whilst others may require the sample to be sent to a laboratory.

### **How much blood is required?**

If a blood test is required less than one ounce of blood is drawn from a vein. You should advise the nurse if you have had any previous problems such as fainting, nausea, have difficulty clotting, bruise easily, or if you are currently taking large doses of aspirin. All equipment used is sterile and only used once.

### **Do I need to have an HIV test?**

You may be required to have an HIV test. The sample type will be chosen by Royal London and can be carried out from either blood or saliva.

If required, the nurse will supply you with the pre-testing information and will provide a consent form for signature. It is imperative that you nominate a doctor to be informed in the event of a positive result. If you do not provide consent the sample will not be taken and the appointment will be terminated.

### **What happens to my information?**

All of the information obtained during the screening is strictly confidential and used for insurance purposes only. It will be forwarded to Royal London through a secure, encrypted format for assessing your application and will only be viewed by those authorised to do so.

Before your completed medical screening information is sent to us, you will have the opportunity to read through and digitally sign the screening form to confirm that it is complete and correct.

**Please note:** You should understand that you must disclose all material facts about your health, smoking or drinking habits, occupation, pastimes or any other fact that may influence the assessment and acceptance of your application by Royal London. You must also advise Royal London, in writing, if any of the information you give changes before the date that cover commences under the policy. If you are in any doubt about whether certain facts are material, these facts should be disclosed.

**Failure to continue to disclose all material facts or provide Royal London with full and accurate information may result in the policy being cancelled from inception or any subsequent claim not being paid.**



**Is there anything I need to do in advance of my appointment?**

To save you time and to obtain the best possible results, please follow these helpful tips:

- Get a good night's sleep before the screening.
- As blood pressure and pulse can be artificially raised by stress, alcohol, caffeine and tobacco;
  - Abstain from alcoholic beverages for at least 8 hours prior to the screening.
  - Avoid drinking coffee, tea or any soft drink with caffeine for at least one hour prior to your screening.
  - Do not smoke for at least one hour prior to the screening.
- Advise the nurse of any medication you are taking, even non-prescription medications.
- Have available your Doctor's details and details of past visits, names of medicines and any information regarding injury and major illness.
- Drink a glass of water an hour or so before your appointment to enable you to pass urine without difficulty.



Avoid drinking coffee, tea or any soft drink with caffeine for at least one hour prior to your screening.

### What happens next?

The completed Nurse Medical Screening is forwarded to Royal London's Underwriting Team and your Financial Broker will be advised when an underwriting decision has been made. They will then contact you and let you know the outcome.

If you have any questions about your screening or are unable to keep your appointment, you can contact the nurse directly or **call MDG on freephone 1800 806 132.**

Royal London is delighted to offer this service for you. We think this convenient and hassle-free medical screening service, along with our very competitive protection products and premiums, and our excellent service will make you very happy with what Royal London has to offer. We hope you think so too!



## Notes

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# WANT TO KNOW MORE?

If you have a question about the screening process or your application, please contact your Financial Broker or freephone Royal London at 1800 453 453.

For information on other Royal London plans visit our website **royallondon.ie**

Financial Broker Stamp:



[www.royallondon.ie](http://www.royallondon.ie)





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