



This brochure explains how to obtain laboratory results online, helps you understand HIV Antibody Testing, and provides you with a copy of the consent language you signed on your laboratory paperwork.

How do I obtain laboratory results?

The method may vary depending on the insurance company you are applying with; you may wish to check with them. If your insurance company participates in our Inside Look® online service, your results should be available within 7 to 14 days.*

Can I access results online?

For participating companies, register today and receive an email notification when your results are ready. Here's how:*

1. Go to <https://applicant.examone.com>.
2. Register and be sure to include **the bar code number on the sticker that was affixed to the front of this brochure**.
3. You will receive an email notification when results are available.
4. Simply follow the link in the email, and log in using the username and password.
5. You will need to read and accept the Terms of Use on the site.

Your Inside Look report will be available online for six months. If you have any questions about obtaining results please contact your insurance company or agent.

* Results are only available for blood specimens obtained via venipuncture and/or urine specimens and subject to the insurance company's participation in the program.

MyExamOne.com

Copy of Notice and Consent Forms (You Acknowledged and Signed on Your Lab Paperwork)

Prior to allowing my blood, urine and/or oral fluid specimen(s) to be collected, I, the Proposed Insured, have read and do understand the Notice and Consent that appears on the reverse side of this form and the Important Applicant Information brochure which includes the Notice and Consent and information about HIV/AIDS. I voluntarily consent to the testing of my blood, urine and/or oral fluid specimen(s), and to the use and disclosure of the test results and other information about me (including but not limited to medical information) as described on the reverse side of this form. If HIV testing is requested by the insurer, I authorize HIV testing on my specimen(s). If a blood specimen(s) was drawn, I did voluntarily consent to the withdrawal of blood from me by needle or lancet. I further acknowledge receipt of the Important Applicant Information Brochure.

I, the Proposed Insured, verify that the enclosed contents of this/these vial(s) is/are indeed my blood, urine and/or oral fluid specimen(s). I verify that my oral fluid specimen or urine specimen, if collected, was placed into a vial which was sealed with tamper-evident tape that I have signed.

NO ATTEMPT BY THE PROPOSED INSURED TO MODIFY OR AMEND THIS FORM WILL CHANGE ITS TERMS OR IN ANY WAY BE BINDING UPON THE INSURANCE COMPANY OR ANY OF ITS AGENTS OR CONTRACTORS.

I verify that the enclosed specimen(s) was/were properly collected. I further verify that this/these specimen(s) is/are in fact the specimen(s) collected from the Proposed Insured named on this ID form and that the proper bar code label has been placed by me on the specimen vial(s) for the Proposed Insured named on this ID form.

HIV TESTING MAY BE PERFORMED ON YOUR SPECIMEN(S)

To assist in determining your insurability, the Insurance Company named on the reverse side (the Insurer) has requested that you provide a blood, urine and/or oral fluid specimen(s) for testing by a licensed laboratory.

HIV testing (which may include but may not be limited to tests for HIV antibodies) may be performed on your specimen(s). You will be given an Important Applicant Information brochure which contains information regarding HIV/AIDS prior to the collection of your specimen(s), should HIV testing be performed on your specimen(s). You should read the brochure and discuss any questions you may have with the Examiner who is overseeing the collection of your specimen(s) before choosing to have HIV testing performed on your specimen(s).

Additional tests to be performed on your specimen(s) may include, but are not limited to, determinations of blood cholesterol and related lipids (fats), screening for liver or kidney disorders, diabetes, hepatitis, immune disorders, Prostate Specific Antigen testing (a test for disorders of the prostate include prostate cancer), the presence of nicotine (or cotinine), certain prescription medications, and drugs of abuse. Other tests may be performed on your specimen(s) as directed by the Insurer.

All test results will be treated confidentially. They will be reported by the laboratory to the Insurer. When necessary for business reasons in connection with the insurance you have applied for with the Insurer, the Insurer may disclose some or all test results and other information to others such as affiliates, reinsurers, employees or contractors. If the Insurer is a member of the Medical Information Bureau, Inc. (MIB), and if the HIV test results are other than negative, the Insurer may report to the MIB a generic code which specifies only a non-specific abnormality. Other test results and information may be reported to the MIB in a more specific manner. The laboratory and other organizations described in this paragraph may maintain the test results and other information in a file or data bank and may use the data for statistical analysis or research purposes. Testing will be performed and test results will be disclosed pursuant to the Occupational Safety and Health Administration regulations in case of an occupational exposure to your specimen(s). Positive HIV and hepatitis antibody/antigen tests will be reported to your State Department of Health if we or your insurer are required or permitted to do so by law. There will be no other use or disclosure of test results except as may be required or permitted by law or as authorized by you.

The Insurer may contact you if there are abnormal test results which, in the Insurer's opinion, are significant. The Insurer may ask you for the name of a physician or other health care provider to whom you may authorize disclosure and with whom you may wish to discuss the results.

Where required by law, this consent is valid for two years from the date of your signature on consent form.

Important Applicant Information



EXAMINER INSTRUCTIONS: Place Bar Code Below.

APPLICANT: This bar code number is needed to access results online when available.

What are HIV and AIDS?

Human Immunodeficiency Virus (HIV) is the virus that causes Acquired Immunodeficiency Syndrome (AIDS). HIV is passed from person to person through blood, semen, vaginal fluids and breast milk. AIDS is the sickness people may get after HIV enters the body. Generally, HIV enters the body:

1. During sexual contact with an infected person
2. While sharing or using dirty needles or injection equipment with someone who is infected during drug use
3. From a woman to her baby during pregnancy, at birth or while breastfeeding

Most people do not have any symptoms of sickness when they are first infected with the HIV virus. HIV can live in the body for a long time before a person becomes sick with AIDS. HIV slowly hurts the body's ability to fight disease. When people have AIDS, minor infections can develop into serious illnesses, which may cause death. Although HIV infected people may eventually develop AIDS, there are medical treatments that can delay the symptoms of disease and help keep a person healthy.

How can I avoid getting HIV?

The best way to avoid getting HIV is to avoid activities that allow the virus to be passed to you. By using the following suggestions, you will lower your risk of getting HIV:

- The only way to avoid sexual exposure to HIV is to practice abstinence.
- The next lowest risk is to have sexual activities in a monogamous relationship with an uninfected partner who avoids exposure to HIV, or
- If you are not in such a relationship, and engage in sexual activity, you should use a latex condom correctly every time you have sex.
- Do not share needles, syringes or injection equipment.
- Avoid exposure to blood or bodily fluids of any HIV infected individual, or anyone whose infection and risk status are unknown.

Common misperceptions about HIV

You do not get HIV from:

- Being bitten by mosquitoes or other bugs.

According to the Centers for Disease Control (CDC), studies have shown no evidence of HIV transmission through insects.

- Being bitten by an animal.
- Donating blood, when the procedure is performed according to recommendations for healthcare settings.
- Eating food handled, prepared, or served by somebody with HIV infection. According to the CDC, there is no known risk of HIV transmission from contact in food-service establishments.
- Sharing toilets, telephones, swimming pools, water fountains, or clothes.
- Handshakes or hugs.

Why should I be tested for HIV?

It is important to find out if you have HIV so that you do not give it to someone else. If you know you have HIV, you can avoid any activity that may pass it on.

It is important to find out if you have HIV so that you can receive good medical care. There are medicines that can help keep you healthy even though you carry the HIV virus.

What is an HIV antibody test?

The human body produces antibodies to fight the HIV infection after the virus is present. It can take months to develop antibodies to the AIDS virus. Until these antibodies appear, the test will not detect the HIV infection. The tests for the HIV antibody are extremely accurate. Antibodies to HIV can be detected in urine, blood, or oral fluid.

If you test positive for HIV antibodies

If you are told that your HIV test is positive, this means that the antibodies associated with HIV may be present in your specimen and that you have been infected with HIV, the virus that causes AIDS.

What should I do if I have a positive test?

- Visit your personal physician for a repeat confirmatory test, medical check-up and counseling.
- Abstain from sexual contact, or practice safe sex consistently.
- Do not donate blood.

- Do not share needles, or engage in practices that increase the likelihood of blood contact.

If you test negative for HIV antibodies

If you are told that your HIV test result is negative, this means that HIV antibodies were NOT found in your specimen. It is still possible that you may be infected with HIV because it takes your body from two weeks to six months to produce HIV antibodies.

If you have had sex or shared a needle with someone who is HIV infected, or is at risk for HIV infection, it is important for you to have another test in about three to six months.

For more information, contact:

- Your doctor or other healthcare provider
- A local Public Health Unit, County Health Department, or other Community Based Organization providing HIV/AIDS resources
- Your local Community AIDS Organization, or a local HIV/AIDS Council
- Your local Red Cross
- Your state Department of Health
- Or the CDC National AIDS Hotline:
1-800-342-AIDS

The CDC National AIDS Hotline operates toll free, 24 hours a day, 7 days a week. The Hotline offers anonymous, confidential HIV/AIDS information to the American public. Trained information specialists answer questions about HIV infection and AIDS in English (1-800-342-AIDS) and provide TTY service for the deaf (1-800-243-7889). The Spanish service (1-800-344-7432) offers STD information in addition to information about HIV/AIDS. They also provide referrals to appropriate services, including clinics, hospitals, local hotlines, counseling and testing sites, legal services, health departments, support groups, educational organizations, and service agencies throughout the United States.

1. CDC Publication, "HIV and Its Transmission", September, 2003.

2. American Red Cross, "HIV and AIDS", August 1992

The statements and recommendations included in this pamphlet are based on information available at the time of printing. Subsequent research may alter these facts. Please consult your physician before taking any action based on information in this pamphlet.