



Let us help you!

Your medical examination plays an important part in securing life insurance at the most favorable rates possible. Please read the following advice prior to taking your examination.

Procedures for Obtaining the Greatest Results of your Insurance Exam

Timing: Schedule your exam during the morning when you are most relaxed, before the day's tension has a chance to build up. Get a good night's rest before the exam. Arrive at the exam (or be ready at your location) 15 minutes early. No rushing!

Caffeine: Avoid anything with caffeine prior to taking the exam. Drink only water!

Food: Best results are obtained after a 12 hour fast. The easiest way to do this is to not eat anything but water after dinner the night before.

Alcohol: Alcohol can elevate blood pressure for 24 hours after use and may affect your blood pressure readings during your exam. Alcohol can also elevate other parts of lab work such as Liver function tests (LFT's). It is best to just avoid it as much as possible 3-4 Days prior to your exam.

Urine Specimen: Give a urine sample before having your blood pressure check. Elimination of body waste lowers your blood pressure.

Salt: Salt makes your body retain fluids. Avoid it as much as possible 3-4 days before exam.

Smoking: Tobacco use elevates blood pressure by constricting artery walls. Don't smoke at least 30 minutes before the exam.

Exercise: Don't exercise vigorously for 2 days prior to your exam. It can temporarily alter the chemical balance of your urine and blood.

Medical History : Give the examiner your complete medical history. Verify the location of doctors and hospitals involved.

Relax: The insurance exam, blood, urine testing and echocardiogram (stress test) are all part of the life insurance process.

Dress: Wear comfortable clothes. If a stress test is needed wear or bring clothes and shoes in which you would exercise.

Helpful Examination Tips for Various Medical Conditions

Hypertension:

- No stimulants (over the counter cold remedies, caffeine, alcohol, tobacco, etc.)
- Schedule a morning exam.
- Take blood pressure after you have relaxed.
- 3 attempts at 10 minute intervals.

Diabetes

- Schedule exam 2 ½ hours after a meal.
- No sweets or sugar after the meal.
- Empty bladder right after meals.
- Drink 2-3 glasses of water before exam

Urinary Specimen Problems (albumin, RBC's, sugar, etc)

- Empty bladder right after meals
- Drink 2-3 glasses of water before exam
- No food or drink with sugar after previous night's meal

Coronary, EKG Problem

- No stimulants (caffeine, alcohol, tobacco, etc.)