

# Prepare for Your Upcoming Medical Exam

Top 10 Tips

When you apply for life insurance, you typically will be asked to have a medical examination performed by a licensed health professional. The insurance company will order the exam on your behalf and you will receive a call to schedule the appointment.

## 10 Helpful Tips

In order to obtain the most favorable results, you should prepare for this exam. The following 10 tips can have a significant impact on the examination results, with the potential to lower your rating and thus lower the cost of insurance.

- 1 Limit salt and high cholesterol foods 24 hours prior to the exam
- 2 Refrain from drinking alcoholic beverages for at least 24 hours prior to the exam
- 3 Limit caffeine and nicotine 24 hours prior to the exam
- 4 Smokers: Do not smoke 30 minutes prior to the exam
- 5 Fast for 4-8 hours prior to the exam and try to schedule the exam for first thing in the morning
- 6 Drink a glass of water one hour prior to the exam
- 7 Get at least 8 hours of sleep the night before the exam
- 8 Limit strenuous physical activities 24 hours prior to the exam
- 9 Be prepared to provide names and dosages of current medications and a photo ID
- 10 Have names, addresses and phone numbers of any doctors or clinics visited in the last 5 years

## Additional Considerations

If you suffer from one of the following conditions, please follow these additional guidelines:

### **Hypertension**

- „ Avoid stimulants (caff ine, alcohol, cigarettes)
- „ Have the examiner take your blood pressure after you have had a chance to relax - preferably 3 attempts at 10 minute intervals
- „ Take your usual medications before the medical exam

### **Diabetes**

- „ Schedule the exam for 2   hours after a meal (no sweets/sugars after the meal)
- „ Empty bladder right after eating

