

Preparing For Your Life Insurance Medical Exam

Objective

Unlike group life insurance (which requires no medical exam), most life insurance companies require a paramedical report. This means that a medical exam must be completed before an individually underwritten life insurance policy can be issued. Typically, it consists of:

1. Blood Test
2. Urine Specimen
3. Blood Pressure Reading
4. Series of Health Questions
5. In some cases, an electrocardiogram (EKG) may be required.

The life insurance exam will be performed by a paramedic, nurse, or a doctor. It will usually take place in your home or office, and is performed at the expense of the life insurance company. You should plan on spending 30 minutes for a full exam, plus an additional 30 minutes if chest x-rays and EKGs are included.

By preparing for your life insurance medical exam, you can help to avoid unnecessary abnormal exam results, which could put you into a different insurance rate class and affect your life insurance rate. This is a great way to ensure you qualify for the most affordable life insurance policy.

In order to achieve the best results, we suggest the following life insurance exam tips:

5 to 7 days before the exam:

- Stick to a healthy diet the week prior to your life insurance medical exam..
- Minimize the use of salt and avoid sugary and excess fatty foods.

3 days before the exam:

- Do not drink any alcohol products for 72 hours prior to the life insurance medical exam. Alcohol is processed by the liver and can cause liver enzymes to become elevated.

1 day before the exam:

- Stay away from ALL caffeine products. Caffeine can elevate blood pressure.
- Avoid nasal decongestants and pain medication such as aspirin, acetaminophen and ibuprofen (unless directed otherwise by your doctor).
- Do not participate in any strenuous exercise. No jogging, weight lifting, or swimming. This can cause elevated protein in the urine.
- Fast 8-10 hours prior to the life insurance medical exam taking place. If your exam is scheduled for 8:00am, begin your fast the night before at 10:00pm. Do not eat or drink anything except for water until you complete the exam the next morning.
- Get a good night's sleep.

The Morning of the Insurance Exam:

- Don't eat breakfast or use any form of tobacco before the insurance medical exam.
- Have a list of doctors with you, including addresses phone numbers in hand.
- Relax. If you followed these exam tips, you have nothing to worry about-you're on your way to qualifying for an affordable life insurance policy.



WWW.PROVIDENCEPARTNERS.ORG