

Help Us Help You!

Your medical examination plays an important part in securing life insurance at the most favorable rates possible.

Please read and heed the attached advice prior to taking your examination.

Procedures for Optimum Results of Your Insurance Exam

Timing: Schedule 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: Do not drink anything with caffeine the day of the exam. Drink only water.

Food: Fast for 12 hours. The best and easiest way to do this is to not eat or drink anything but water after dinner the night before.

Alcohol: Drinks with alcohol can elevate blood pressure for 24 hours after use and may affect your blood test results. Avoid it as much as possible for 3-4 days before the exam and don't drink any for 48 hours before your exam.

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

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

Smoking: Tobacco use elevates blood pressure by constricting artery walls. Don't smoke for 24 hours prior to your appointment. Occasional cigar smokers should not smoke for 3-4 days before the exam. (No smoking for at least 30 minutes before the exam is critical!)

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. Omitting important medical details could cause an application to be delayed and/or invalidate your policy.

Relax: The insurance exam, blood and urine testing and electrocardiogram (stress test) is a routine part of the life insurance application 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 are relaxed.
- 3 attempts at 10 minute intervals.

Diabetes:

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

Urinary Specimen Problems:

(albumin, RBCs, sugar, etc.)

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

Coronary, EKG Problems:

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