

LIFE INSURANCE EXAM TIPS

Insurance Companies are looking for average people, not super-people, so relax as much as possible during the examination. Life insurance underwriting is done on the basis of your medical history as well as your current examination results. Just relax and get a good night's sleep.

1. **Morning appointments:** Morning examinations are probably best since people tend to be more relaxed than later in the day.
2. **Fasting or eating:** It is probably a good idea to fast for 12 hours prior to having your blood drawn. Results of non-fasting blood work can produce abnormal results on certain studies. If you must eat prior to an examination, sugar, butter, cream and fatty foods are discouraged.
3. **Caffeine:** As you already know, caffeine can elevate your blood pressure and increase your pulse rate. Caffeine is best avoided prior to examinations, and goes along with #2 above.
4. **Alcohol:** Alcohol does affect exam results and should be avoided along with the fasting guidelines.
5. **Salt:** You've heard this one before. Salt causes fluid retention, which in turn raises blood pressure. Watch your salt intake for several days prior to the exam.
6. **Smoking:** Smoking cigarettes raises your blood pressure. Advising smokers to cut down or quit is usually futile, but trying to reduce or not smoke prior to the exam is recommended.
7. **Exercise:** It is **NOT** recommended that you exercise for 48 hours prior to examination. Workouts, jogging, or weightlifting can adversely affect both blood and urine results.
8. **Medical History:** To the very best of your knowledge, give your complete medical history. Be certain that the examiner correctly lists names, locations, and dates of doctors and hospitals. The insurance company will probably write to these people. Do not try to hide any of your medical history since this tends to make it look worse than it probably is.
9. **Over the Counter Medications:** Medications including mega dose vitamins, Tylenol or diet supplements should be noted as these can affect blood results.
10. **Urine Specimen:** A urine specimen will be taken as part of the examination. You may wish to encourage the examiner to allow the urine to be done first before the exam begins. The elimination of fluids tends to lower blood pressure. Protein in the urine is the most common abnormal finding. This is usually the result of exercising prior to lab testing. See "**Exercise**".
11. **Blood:** Several tubes of blood will be drawn and sent to a clearinghouse laboratory. These results are available to you and will be sent to your Attending Physician upon written request to do so.
12. **Timing:** You should allow at least 30-45 minutes for a full examination. Perhaps a little more if EKGs are involved. If you are driving to an examination location, plan to arrive early as a period of relaxation does wonders for traffic tension.
13. **Treadmill (only when required):** Wear comfortable shoes and clothing.

ROUTINE REQUIREMENTS:

Medical Exam, Blood Profile, Urinalysis, and Resting EKG (Treadmill and Chest X-Ray not needed if done within last year. These two requirements are needed depending on age, health and amount of insurance applied for and might need to be completed.)