

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'll receive a call to schedule the appointment.



ten helpful tips

To obtain the most favorable results, take time to prepare for this exam. The following 10 tips can have a significant impact on the results, with the potential to lower your rating, and thus lowering 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: Don't smoke 30 minutes prior to the exam.
- 5 Fast for 10 to 12 hours prior to the exam and try to schedule the exam first thing in the morning.
- 6 Drink a glass of water one hour prior to the exam.
- 7 Get at least eight 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 five years.



additional considerations

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

Hypertension

- Avoid stimulants (caffeine, alcohol, and cigarettes).
- Have the examiner take your blood pressure after you've had a chance to relax—preferably three attempts at 10-minute intervals.
- Take your usual medications before the medical exam.

Diabetes

- Schedule the exam for two-and-a-half hours after a meal. Don't have any sweets or sugars after the meal.
- Empty bladder right after eating.



