



How to Ace Your Insurance Medical Exam

What to expect : When you apply for life insurance typically you're required to undergo a medical exam. The examiner will record your height and weight, take your blood pressure, collect blood and urine samples, and confirm your answers on your life insurance application.

Why take it seriously: The results of your medical exam are crucial to obtaining the most affordable insurance rates possible. Your exam should already confirm what you've written in your application statements.

What can you do for best possible results:

- **Stay well-hydrated-** Drinking water before the exam can make it easier to draw your blood, a necessary step in obtaining cholesterol readings.
- **Fast prior to the exam-** You should not eat for a period of four to eight hours before the exam. Even a muffin eaten an hour before the exam could result in elevated sugar levels.
- **Avoid physical exercise-** Take it easy and avoid rigorous workouts for 12 hours before the exam. Even a fast walk or a workout on an elliptical trainer can have a negative effect on your exam.
- **Refrain from alcohol-** For 12 hours before the exam, avoid consuming alcohol. It can make you dehydrated and too much alcohol could result in elevated liver functions eliminating the possibility of preferred ratings and causing additional tests.
- **Avoid caffeine and nicotine-** Applicants should avoid both coffee and cigarettes an hour before the test, as caffeine and nicotine elevate blood pressure. If you must have coffee, black coffee is okay up to an hour before the exam, but adding cream and sugar is like going off your fast. So if you're having coffee during your fast period, avoid cream and sugar.
- **Get a good night sleep-** Being well-rested may help with "white coat anxiety," the tendency for some to exhibit elevated blood pressure readings during an exam.

