



Life Insurance Exam Preparation

The insurance exam is a very important piece of your client's application. The information they provide along with their lab results and blood pressure results will be used to help the insurance company determine the rate class offered and ultimately the cost of their insurance.

A medical exam may include the following requirements:

- Brief Physical Exam
- Height and Weight
- Medical History
- Blood Draw
- Urine Specimen
- Resting EKG depending on age and amount of coverage
- Name, address and phone number of their personal physicians
- Date and Reason for last office visit

In order to give your client every opportunity to receive the best possible offer, we have compiled the **following suggestions to help you prepare them for their exam:**

- Fast for 8 - 12 hours prior to the appointment for best results (unless you are diabetic)*.
- We suggest a morning appointment on a Wednesday, Thursday or Friday whenever possible.
- Limit smoking or other tobacco products one hour prior to the appointment.

- Limit caffeinated beverages several hours prior to the appointment.
- Be well hydrated in general, and drink two glasses of water one hour prior to the appointment.
- Refrain from drinking alcoholic beverages for at least 24 hours prior to the appointment.
- Avoid vigorous physical exercise for 24-48 hours prior to the appointment.
- Provide names and dosages of current medications as well as the prescribing physician.
- Provide any history of problems associated with providing a blood sample.
- Provide names, addresses and phone numbers of doctors or clinics visited in the last 5 years.
- Reschedule your exam if you are not feeling up to par.

*Please follow the proper guidelines from your physician regarding fasting if you have any medical conditions including but not limited to diabetes.

Please feel free to contact us with any questions or concerns you may have regarding the exam process.