



Preparing for an Insurance Medical Exam

Insurance is an integral part of a secure wealth management plan. With adequate financial protection against life's random events, you, your family or business may be safeguarded from financial risk.

The process for obtaining insurance can include a physical examination by a Certified Medical Professional. The results of the medical examination are reviewed by the insurance company along with your application. Please use this information to better understand the medical examination process and to guide you towards accurate results.

What You Can Expect

- Typically, the exam consists of a blood test, urine specimen, blood pressure reading, and a series of health questions. In some cases, an electrocardiogram (EKG), or other additional tests may be required
- A Certified Medical Professional will call you to set up an appointment for your exam
- Schedule your exam for early morning, since you will be fasting the night before.
- You may elect to have the exam completed at your home, office or the examiner's office
- Plan on 30 minutes for a full exam, and an additional 30 minutes if x-rays and EKGs are included
- The lab will send tests to the insurance company
- When the insurance company receives all necessary information, the application is considered complete

Preparing for Your Medical Exam

Insurance policy approval and rates are based on the results of your medical exam. To ensure you receive the most accurate results, it's important to follow these guidelines.

Four days prior to your exam:

- Avoid salt, and foods rich in sugar and cholesterol
- Refrain from drinking alcohol (may increase fat in blood and liver functions)
- Get a good night's sleep

24 hours prior to your exam:

- Limit caffeine and nicotine (may increase blood pressure and cholesterol)
- Avoid strenuous exercise (i.e., running)
- Fast from midnight until after your medical exam

2-3 hours prior to your exam:

- Drink two glasses of water
- Smokers – do not smoke (constricts artery walls and elevates blood pressure)
- If you are diabetic, you should eat 2½ hours prior to the exam

Tips For Your Exam

- Take your usual medications
- Request that the Certified Medical Professional take your blood pressure after you've had a chance to relax
- Let your Certified Medical Professional know if you exercise regularly or if you take vitamins or aspirin on a daily basis

Have On Hand:

- A photo identification
- Names and dosages of your current medications
- Problems you've had providing blood samples
- Health insurance information, including membership numbers
- List of your doctors (accurately spelled), phone numbers, addresses and treatment dates