

# Tips for your Client's Insurance Exam

Follow these simple tips to make sure your exam yields the best possible results.

1. **Schedule a morning exam** – When arranging for your appointment, try to secure one as early in the day as possible – even if that day falls on the weekend. Why? The early morning is when your body is least stressed.
2. **Avoid food** – At least 8, and preferably 12 hours before your life insurance medical exam, avoid eating anything. Another recommendation is to avoid salty, cholesterol-loaded or high-fat foods for a day or two prior to your exam.
3. **Drink water** – Drink lots of water the day before your exam.
4. **Sleep well** – The night before your life insurance medical exam, it's important that you get the proper amount of sleep. Your body needs to be well-rested in order to achieve the best possible results during your exam. Do not take any medication to help you to sleep, however, as this will negatively affect your tests
5. **Avoid strenuous exercise** – The day before your exam, stay away from any strenuous physical exercise. This may increase liver function tests and urine protein.
6. **No alcohol** – Do not drink any alcoholic beverages for a full 24 hours before your exam.
7. **Steer clear of caffeine** – Drinks like coffee, lattes and espressos, soda and tea should not be consumed for several hours in advance of your exam. May influence blood pressure and pulse.
8. **No tobacco** – Do not chew or smoke tobacco for 24 hours before your testing. Smoking tends to constrict artery walls and elevate blood pressure.
9. **No decongestants** – Do not take any decongestants for a full day (24 hours) prior to your health insurance exam.
10. **If you are sick**- Consider rescheduling the exam if you have an acute illness or are not feeling well.

## On the Day of your Exam

You're well-rested, taken all the precautions, and now it's the day of your exam. Follow these additional five helpful tips to ensure you're doing all you can.

1. **Dress appropriately** – Wear a short sleeve shirt, blouse, sweater, etc., or a garment with long sleeves that can be rolled up. This is so your blood can be taken for the blood tests.
2. **Carry photo ID** – This ensures the insurer that the person who shows up for the life insurance medical exam is you.
3. **List of medications** – Have with you a list of all the medications you take, or have taken. Be sure to include any non-prescription or over-the-counter drugs as well. This is important, since taking something you haven't mentioned may skew the test results – and not in your favor.
4. **Medical History Information**- The examiner will ask you about illnesses, surgeries, previous history and treatments. You will need to provide the following information:
  - Name , address of doctor/ Hospital
  - Date and purpose of the visit
  - Diagnosis
  - Treatments/ Outcome
  - Medications including dose and frequency.
5. **Relax and remain calm** – This advice pertains to the entire life insurance medical exam, but is particularly important if an EKG is required. During an EKG, you'll be asked to lie on a table and leads will be placed on your chest to monitor electrical impulses in your heart. Relaxing and remaining calm will help prevent false readings due to muscle actio

