

The Life Insurance Exam Made Easy

An insurance company is looking for average people, not super people, so relax as much as possible during the examination. Life insurance underwriting is done on the basis of your medical history as well as your current examination results. The examination process should not be taken lightly, but it should not be taken so seriously that it makes you nervous.

The Exam

Please allow 30 to 45 minutes for the examination.

- Your exam will be done by an approved insurance examiner.
- You will be asked about your medical history, including names and addresses of medical providers you have seen and information on any current treatment and medications. You may wish to take a list of your doctors and prescriptions with you.
- The examiner will do a general assessment of your current physical condition.
- You will be given a resting EKG.
- Blood work: Several tubes of blood will be drawn and sent to a clearing house laboratory. The lab results are available to you and will be sent to your primary physician upon written request to do so.
- Urine specimen: You will be asked to give a urine specimen.
- You will be asked to sign the exam form in the presence of the examiner or a member of the doctor's staff.

Appointment time: Morning examinations generally produce better results, since people tend to be more relaxed following a good night's rest. If you are driving to the exam, try to arrive a few minutes early; a brief period of relaxation prior to the exam does wonders for "traffic tension."

Fasting: Fasting for 12 hours prior to having your blood drawn will produce optimal results. If you do eat prior to an exam, avoid sugar, butter, cream and fatty foods.

Caffeine: Caffeine can elevate your blood pressure and increase your pulse rate, and is best avoided before the exam.

Alcohol: Alcohol can affect exam results and should be avoided prior to the exam.

Salt: Salt causes fluid retention, which in turn raises blood pressure. Watch your salt intake for several days prior to the exam.

Smoking: Smoking cigarettes raises your blood pressure. If you use cigarettes, try to reduce your cigarette use for several hours prior to the exam.

Exercise: Workouts, jogging or weightlifting can adversely affect both blood and urine results. (Protein in the urine is a common abnormal finding that can result from exercise.) Try to avoid strenuous exercise within 48 hours of the exam time.

Medical history: To the very best of your knowledge, give your complete medical history. Be certain that the examiner correctly records dates, names, and addresses of doctors and hospitals. The insurance company will likely write to any medical provider who has treated you within the last five years for any reason, and for the last 10 years for significant medical conditions or procedures.

The Life Insurance Exam Made Easy (cont.)

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