



advisorhq

HOW TO PREPARE FOR YOUR MEDICAL EXAM

Medical Exams are a commonly required step of the application process when purchasing a life insurance policy. This exam is for an Insurance Carrier to evaluate the risk involved with providing you with coverage. Exams typically are completed in under an hour and are completed by licensed paramedical companies or a medical doctor. During the process, the technicians will do basic tests including urinalysis, take a blood sample, your measurements as well as your blood pressure. This exam will be provided at **no cost to you!** The agent assigned to your case will assist you with the scheduling of the appointment. These medical exams are typically completed at your residence or another agreed upon location and all results are **kept strictly confidential.**

EXAM PREPARATION TIPS

- Make sure to be in a relaxed state at the time of the exam. This means no stressful activities or heavy exercise for at least 24 hours prior to the exam.
- Be prepared to have your blood drawn and blood pressure taken – wear loose fitting or short sleeves to allow for easy access to your arms. Let the Paramedical Company or your assigned licensed agent know if there are any special needs that may require special attention, prior to the visit.
- Drink a lot of water within the 24 hours prior to the exam.
- It is a good idea to have your exam scheduled for the morning before you eat. Your test results will be more accurate if taken prior to eating your first meal of the day.
- Avoid alcoholic beverages for 24 hours and tobacco/Nicotine use for at least an hour, prior to the exam visit.
- Avoid the use of caffeine for several hours prior to the test as this stimulant may result in an increased blood pressure.
- Prepare to answer medical questions pertaining to your medical history. The questions will be relatively extensive ranging from prior medical conditions, medications and surgeries within your medical history.
- Have the medical information from your primary physician on hand, and other physicians you may have, as well as the hospitals in which you have been treated, along with a list of any medications you may be taking – The examiners will be requiring this information.
- Exams can be scheduled on any day of the week – including Sundays. Pick the time and date that is best suited to your schedule.