

Preparing for an Insurance Exam



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What to expect: The medical examiner will spend approximately 15-25 minutes on questions regarding your complete medical history and checking your vital signs (blood pressure, pulse, height and weight). A more in-depth physical may be required dependent upon amount of insurance and age of client.

A urine sample and blood work will be required for most applicants. This takes approximately 10 minutes. Only sterile, disposable needles and supplies are used. The results will only be sent to a physician upon written authorization.

Depending on the amount of insurance, age and medical history, a carrier may request additional requirements such as:

- Electrocardiogram (EKG): recording of the electrical impulses associated with the heart's contraction and relaxation. If a personal physician has completed an EKG within the last 6 months, the carrier may accept a copy and not require a new one.
- Treadmill/Stress test: This takes approximately 1 hour. An EKG is performed while the applicant is exercises (walking on treadmill)
- Time Vital Capacity Test (TVC): Measurement of lung capacity
- Chest X-Ray: A current x-ray from a personal physician may suffice, but pre-approval will be necessary

For the best possible examination/lab results and to save time, we suggest the following:

- Have the names, addresses and phone numbers of all doctors, hospitals or medical facilities visited over the past 5 years, as well as the dates and diagnosis
- Have a picture ID available
- Know your family's medical history to include parents and siblings
- Have available the names of any medications and dosage including over-the-counter medications you may be taking (consistently or temporarily at the time of the exam)
- Drink water prior to giving a urine sample and do not give the first urine of the day (the more water the cleaner the sample)
- Do not exercise prior to examination since it may cause abnormal urine results and/or elevate blood pressure
- If possible, give a fasting blood sample; however, if that is not possible, fast at least 2 hours prior to exam except for water (do not drink sugary, caffeinated or alcoholic beverages)
- Do not smoke for at least 2 hours prior to exam
- Abstain from alcohol use at least 24 hours prior to exam
- Avoid foods high in sugar, caffeine, and fat
- Try to do the exam in a relaxing environment, especially if there are blood pressure concerns
- Try to relax for at least 1 hour prior to exam
- Over-the-counter drugs such as Acetaminophen and Ibuprofen (Tylenol and Advil) could alter lab results; therefore, if you can avoid these medications 24 hours prior to exam you may obtain better results; otherwise, advise the examiner of what you have taken

For any questions or concerns regarding your exam, please do not hesitate to contact any one of our underwriting specialists.