

## **We all want the best results we can possible get for your Life Insurance Medical Exam.**

**We have listed some suggestions to help you gain the most favorable results.** The best time to do your exam is in the morning. If a weekday is not convenient, check with your examiner to see if you can arrange an appointment for Saturday or Sunday. While it is true blood pressure readings can be lower later in the day, it is typically better for a fasting test to complete your exam as early in the morning as possible.

If you are taking any prescription medications, continue to take them as prescribed. Bring all prescription medications to the exam for reference.

### **Smokers or occasional users of any form of Tobacco.**

If you are an occasional smoker or user of some form of tobacco and are trying to get a non tobacco rating class, you will need to refrain from using any form of tobacco for at least 1 week prior to your exam.

### **Day before Exam:**

Up to 24 hours before your scheduled life insurance medical exam, you should avoid drinking alcohol or eating foods which are high in cholesterol or are fatty, such as red meat, fried fish, fried chicken etc. Also, you should avoid doing strenuous exercise, as this may skew the results of your blood or urine tests.

### **Do's**

1. Get a good rest the night before the exam.
2. Wear short sleeves or sleeves that can be easily rolled up.
3. Drink a lot of water the day before
4. Bring all doctors, name, address, phone etc
5. Write down all medications, and prescribing doctor
6. If you need an "Extra Large" cuff for taking blood pressure please make sure when they call to schedule your exam you notify them.

### **Don'ts – 24 hours in advance -**

1. Do not consume:
  - Alcohol of any type
  - Coffee, Tea or other caffeinated beverage including sodas
  - High fatty foods
2. LIMIT salt intake
3. No strenuous exercise
4. Avoid taking non-prescription medications such as cold remedies, allergy medications, pain relievers, and herbal remedies for at least 24 hours prior to the exam. If you have taken one, tell the examiner what you took and why.
5. No Nasal Decongestants
6. Avoid being around a lot of smoke or smokers if you are a non smoker

If you are ill or under severe stress at the time of the exam, consider rescheduling for a future date when you've fully recovered. If you don't reschedule, please advise the examiner of your circumstances, to avoid abnormal results (for example, elevated blood pressure readings).

Females: please note if you are 1 week before or 1 week after your menstrual cycle please inform the examiner of this fact. If you are within this time frame consider rescheduling.