LPL INSURANCE ASSOCIATES

Prepare for Your Upcoming Medical Exam

Top 10 Tips

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When you apply for life insurance, you typically will be asked to have a medical examination performed by a licensed health professional. The insurance company will order the exam on your behalf and you will receive a call to schedule the appointment.

ten helpful tips

To obtain the most favorable results, you should prepare for this exam. The following 10 tips can have a significant impact on the examination results, with the potential to lower your rating, and thus lower the cost of insurance.

1. Limit salt and high cholesterol foods 24 hours prior to the exam
2. Refrain from drinking alcoholic beverages for at least 24 hours prior to the exam
3. Limit caffeine and nicotine 24 hours prior to the exam.
4. Smokers: Do not smoke 30 minutes prior to the exam
5. Fast for 10 to 12 hours prior to the exam and try to schedule the exam first thing in the morning
6. Drink a glass of water one hour prior to the exam
7. Get at least eight hours of sleep the night before the exam
8. Limit strenuous physical activities 24 hours prior to the exam
9. Be prepared to provide names and dosages of current medications and a photo ID
10. Have names, addresses and phone numbers of any doctors or clinics visited in the last five years

additional considerations

If you suffer from one of the following conditions, please follow these additional guidelines:

Hypertension

- Avoid stimulants (caffeine, alcohol, cigarettes)
- Have the examiner take your blood pressure after you have had a chance to relax—preferably three attempts at 10-minute intervals
- Take your usual medications before the medical exam

Diabetes

- Schedule the exam for 2½ hours after a meal (no sweets/sugars after the meal)
- Empty bladder right after eating

This is for general information purposes and is not intended to provide specific medical advice. Please consult your medical doctor or other healthcare professional for additional advice.

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