

# Acing your life insurance medical exam

Getting a medical exam may not be your idea of fun, but there's no need to sweat it. Before you say, "Ahhh," we break down the details and how to prepare so you can lock in the best possible insurance rates.



## Do it bright and early.

Since you'll need to fast for 12 hours beforehand, minimize your breakfast cravings by scheduling the exam in the early morning. Getting a full night's sleep can also help you get the best blood pressure reading.



## Eat clean.

For the best blood pressure and cholesterol results, lay off the double cheeseburgers and other high-cholesterol, fatty, or salty foods for at least 24 hours.



## No smoking, no drinking.

This probably goes without saying, but cut out alcohol for at least 12 hours beforehand, and avoid caffeine and cigarettes for at least an hour before the exam.



## Take it easy.

Consider this your free pass on Workout Wednesday – avoid exercise for a day or so, and try to relax right before the exam.



## Stay hydrated.

Drinking plenty of water makes it easier to give blood and urine samples.



## Watch the time of the month.

Ladies, don't schedule the exam during your period, since it can contaminate your urine sample.



## Come prepared.

Bring your photo ID, your doctor's phone number and address, and a list of any medications you take. Also, wear short-sleeves or clothing with easy access for the blood pressure cuff.

## WHAT TO EXPECT

- A medical professional will come to your home, office, or another spot you choose for the exam.
- No co-pays here – all services are free of charge to you.
- The exam takes about 30 minutes and includes measuring height and weight, taking your blood pressure, collecting blood and urine samples, and asking health questions.
- Your examiner will go over the specifics beforehand, including any other tests you might need.