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Before Your Insurance Medical Exam

Warning: Blood pressure and pulse can be artificially raised by alcohol, caffeine, and tobacco

Insurance companies gather data on specific medical indicators, which will directly affect an insurance rating. To produce the most accurate and favorable results from your medical exam, the following guidelines are recommended.

1. Get plenty of sleep the night prior to the exam.
2. Do not drink alcoholic beverages for at least 24 hours.
3. Avoid tobacco products for at least 2 hours before the exam.
4. Avoid coffee, tea, caffeinated soft drinks, and chocolate at least two hours prior to the exam.
5. Eat lightly the day before, and the day of the exam; especially avoid salty, fatty or fried foods.
6. Avoid strenuous exercise or activities 24 hours prior to the exam.
7. Drink a glass of water at least 1 hour prior to the exam to help produce a urine specimen.
8. Request that you give the urine specimen prior to having your blood pressure checked.
9. If a fasting exam is requested, ideally, leave 12 hours between your last food consumed and your exam (e.g., with an 8 a.m. exam, your last foods should be consumed no later than 8:00 p.m. the night before).
10. Be sure to disclose all relevant information to the examiner. This will include any medications you are currently taking (including over the counter), and any recent illnesses that did not require you to see a doctor (cold or flu, etc.). It is important that your complete medical history be disclosed. If anything is discovered in the underwriting process that you did not disclose, it makes an underwriter suspicious and may result in a less favorable rating.
11. Arrive early for the exam so that you may be more relaxed.
12. Schedule one full hour for the exam on a day when you will not be pressed for time. This is more than enough time unless the examiner requests chest X-rays or an EKG is needed.
13. Call the Examiner if you are unable to keep your appointment.

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