

# How To Prepare for your Medical Exam



Your medical exam and lab results can have a profound effect when applying for life insurance. Following the recommendations below will help you obtain best possible results!

## Prior to the exam...

- »» **Fast for 6 - 8 hours**  
Eating before blood is drawn can elevate triglyceride and glucose readings.
- »» **Avoid salty foods for 24 hours**  
Excess salt can add water weight and distort kidney function tests.
- »» **Avoid caffeine for 1 - 2 hours**  
Caffeine can elevate blood pressure and heart rate.
- »» **Drink plenty of water for 24 hours**  
Dehydration causes urine sample to be concentrated; which can distort sugar and protein levels. (Two very important lab values.) In addition, well-hydrated veins make drawing blood easier; which yields a more pleasant experience for both you and the examiner!
- »» **Avoid alcohol for 24 hours**  
Alcohol can cause elevated liver function values; which can cause you to be bumped to a lower rate class.
- »» **Avoid nicotine for as long as possible**  
Nicotine rates can't be avoided for a regular tobacco user, but having tobacco right before an exam will elevate your blood pressure reading.
- »» **Avoid heavy exercise for 12 hours**  
A strenuous workout can release protein into urine; which can be indicative of kidney problems.
- »» **Avoid stress as much as possible**  
Stress can have physical effects; especially on blood pressure. Many people have "white coat syndrome" that will elevate their blood pressure reading. Deep relaxation breathing can help reduce it. Don't schedule your exam on a day you know will be stressful.
- »» **Have a list of all medications you are taking**  
The examiner will ask you to provide details about any and all medications you are currently taking. It can be difficult to remember the names and dosages. Write down all of your medications (and their dosages) before the examiner arrives. Another stress avoided!