



Preparing for Your Insurance Exam

You're well on your way to completing the life insurance application process. You've now come to the paramedical exam requirement. It's a fairly simple process which you can make even easier by following these few basic tips:

- 1. Have a picture I.D. ready** for when the paramedical examiner arrives.
- 2. Know your medications.** Have a list of any medications you are currently taking, along with the dosage for both over-the-counter and prescription.
- 3. Be ready with your medical history** if you haven't already provided one. You will need to have the names, addresses and phone numbers of doctors or clinics that you have visited in the past five years. You will also need a list of medical conditions or diagnoses, including the date diagnosed, treatment, result of treatment, and treating physician information.
- 4. If you have any problems or issues with the collection of blood,** let the examiner know. You might have experienced lightheadedness or fainting symptoms in the past and will want to be certain the examiner understands this.
- 5. Get a good night's sleep.** While this may not affect your exam results directly, it will help you relax more during the exam itself.
- 6. Refrain from alcohol for at least 12 hours prior to the exam.** Alcohol can dehydrate you and could result in elevated liver function tests, which may move you out of a preferred category.
- 7. Avoid rigorous exercise for 12 hours before the exam,** including things such as a fast walk or a workout on an elliptical trainer.
- 8. A minimum 12 hour fast is ideal before your blood draw/exam.** If you can't fast, then be sure to lay off the salt and sweet or fatty foods for at least an hour prior to your exam. Something as simple as eating a muffin an hour before the exam could result in elevated glucose levels.
- 9. Avoid caffeine and nicotine** for at least an hour prior to your exam. Caffeine and nicotine can elevate blood pressure
- 10. Stay well-hydrated.** Drinking water before the exam can make it easier to draw blood.