

PREPARING FOR YOUR TERM LIFE INSURANCE MEDICAL EXAM

A term life insurance exam is required before many types of term life insurance policies can be issued. The term life insurance exam helps life insurance underwriters determine your risk of death at any given time. Someone who is in excellent overall health will have a lower term life insurance rate than someone who is in poor health.

THE TERM LIFE INSURANCE MEDICAL EXAM IS SIMILAR TO AN ANNUAL CHECKUP. IT CONSISTS OF:

- Blood test
- Urine specimen
- Blood pressure reading
- Series of health questions
- In some cases, an electrocardiogram (EKG) or additional tests may be required.

The term life insurance medical exam, performed by a licensed medical professional, can take place in your home or office and is paid for by the issuing life insurance company. It should not take more than 30 minutes to complete the term life insurance exam.

By properly preparing for your term life insurance medical exam, you can avoid abnormal results, which could negatively affect your life insurance rate. In order to achieve the best results, follow these term life insurance exam tips.

TERM LIFE INSURANCE EXAM TIPS:

5-7 Days Before Your Exam

Stick to a healthy diet the week prior to your term life insurance medical exam. Minimize the use of salt and avoid sugary excess fatty foods.

3 Days Before Your Exam

Do not drink any alcohol products for 72 hours prior to your term life insurance medical exam. Alcohol is processed by the liver and can cause liver enzymes to become elevated.

1 Day Before Your Exam

Stay away from ALL caffeine products. Caffeine can elevate blood pressure. Avoid nasal decongestants and pain medication such as aspirin, acetaminophen and ibuprofen (unless directed otherwise by your doctor).

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Do not participate in any strenuous exercise. No jogging, weight lifting or swimming. This can cause elevated protein in the urine.

Fast 8-10 hours prior to the insurance medical exam. If your exam is scheduled for 8:00am, begin your fast the night before at 10:00pm. Do not eat or drink anything except for water until you complete the exam the next morning.

Get a good night's sleep.

The Morning of Your Term Life Insurance Exam

Don't eat breakfast or use any form of tobacco before the life insurance medical exam. Have a list of your doctors, including addresses and phone numbers on hand. Relax.

