

TIPS FOR YOUR INSURANCE EXAM

The following tips are to help you attain the most favorable and accurate exam results possible.

1. Stay off salt for 3-4 days prior to the exam – this may have a beneficial effect on blood pressure.
2. No alcohol for 24 hours prior to the exam as alcohol tends to elevate blood pressure for 12-24 hours.
3. Get a good night's rest before the examination.
4. No heavy meals and little or no caffeine on the morning of the exam. Decaffeinated coffee and a light breakfast is best.
5. Do not smoke within 30 minutes of the exam. Smoking tends to constrict artery walls and elevate blood pressure.
6. If you have an acute illness, i.e. the "flu," you should consider rescheduling the exam as some acute illnesses affect the urine and blood tests.
7. Tell the examiner if you have your menses as this affects the urine and a notation can be put on the lab slip.
8. Have the exam in the morning, if possible, when you will be more relaxed. Get to the examining office 10-15 minutes prior to the exam. Don't rush!

EXISTING CONDITIONS

HYPERTENSION

- No stimulants (caffeine, alcohol, cigarettes).
- Schedule exam in the morning.
- Take usual medications.

DIABETES

- Exam should be 2 ½ hours after your last meal.
- No sweets or sugar after the meal.
- Empty bladder right after meals.
- Take 1-2 glasses of water before the exam.

URINARY SPECIMEN PROBLEMS (albumin, RBC's, sugar, etc.)

- Empty bladder right after meals.
- Drink 2-3 glasses of water before the exam.
- No sweet foods before the exam.
- No strenuous exercise for 24 hours prior to the exam.

CORONARY, EKG PROBLEMS

- No stimulants (caffeine, alcohol, cigarettes).

**FINAL TIP: Do not try to hide any medical history.
Be completely candid with your underwriter.**