

Insured Use

You will be required to take certain medical tests in connection with your application for life insurance. You may benefit by following the guidelines listed below.

We recognize that **cholesterol, build and family medical history** are the three factors that most often will determine your premium class. Your agent will ask you about your medical history which, when provided will assist greatly in providing you with the proper life insurance quote.

How to Improve Your Medical Test Results

Food Ingestion

Food absorption and its distribution by the circulatory system to the different organs creates problems that are most marked during the four hours after eating. Blood sugar and triglycerides rise. Furthermore, the presence of fat droplets in the serum interferes with the performance of other blood tests and may lead to erroneous readings.

Most of these problems can be averted by avoiding any food or drink for a minimum of four hours before the test. **The best conditions to take any of these tests are after a 12 hour fast.** If thirsty, you may have water or a sugarless soft drink without caffeine. It is best to avoid caffeine on the day of the exam because it may trigger or aggravate cardiac irregularities.

Urine

Do not urinate for a few hours before the test in order to provide an adequate sample. Do not engage in heavy exercise on the day of the test. This can lead to the passage of increased amounts of protein and red blood cells into the urine.

Blood Profile

You should fast for 12 hours before the test – if unavoidable, do not eat or drink for a minimum of four hours before the test. **Fasting overnight and having an early morning appointment is the best condition to take the test.**

EKG

Do not eat for a minimum of 4 hours before the test. Do not take the test sitting up, take it in a reclining position.

Blood Pressure

Do not get “stressed out” by rushing the appointment. Try to prepare 10 minutes before the exam and practice relaxation breathing (slow, deep abdominal breathing while waiting). Nasal decongestants and some asthma medications can transiently raise the blood pressure; if possible they should be avoided on the day of the exam. They can also trigger or increase changes in cardiac rhythm.

Preparing for Your Insurance Paramedical Exam

Now that you've applied for an insurance policy, the next step is to have a paramedical exam to provide us with a snapshot of your current health. Our underwriters use the information gathered from your exam (along with your medical records and application) to determine if you qualify for insurance – and if so, what your rate class will be. It is important to schedule your exam as soon as possible. For your convenience and comfort, the paramedical exam will be conducted in either your home or place of business. Being well prepared for this exam will help ensure that the health picture you present is the best one possible.

How can you prepare for your paramedical exam? Prior to your exam appointment you should:

The Basics

- Get a good rest the night before the exam.
- Don't do any heavy exercise for 24 hours before the exam.

Food, Beverages and Smoking

- If possible, fast for 12 hours prior unless a medical condition prevents this.
- Avoid food and beverages (except water) for two hours before your appointment.
- Drink water before the exam to help you provide a urine specimen.
- Avoid sweets and sugary foods for several hours.
- Avoid caffeine for several hours.
- Avoid alcoholic beverages for at least eight hours.
- If you are a smoker, do not smoke for at least one hour before the exam.

Medications

- If you are taking any prescription medications, continue to take them as prescribed. Bring all prescription medications and dosage requirements to the exam for reference.
- Avoid taking non-prescription medications such as cold remedies, pain relievers, vitamins and herbal remedies for at least 24 hours before the exam. (If you have taken any, tell the examiner what you took and why.)
- If you are ill or under severe stress at the time of the exam, consider rescheduling for a future date when you've fully recovered. If you don't reschedule, please advise the examiner of your circumstances, to avoid abnormal results (for example, elevated blood pressure readings).

Additional Tips

- Have your personal identification (drivers license) handy at the examination.
- Wear short sleeves or sleeves that can be easily rolled up.
- Be prepared for questions about your medical history by jotting down significant details, such as diagnoses, surgeries, treatments, etc., and addresses of your doctor(s) and any hospitals where you've been treated.
- If you are a woman, mention to the examiner if you are menstruating at the time of the exam (because it can cause blood in urine specimen).

Do You Have Diabetes or Hypertension?

Diabetes

- Schedule your paramedical exam for 2½ hours after a sugar free meal.
- Empty your bladder immediately after the meal.
- Continue taking your usual medications as directed by your doctor.

Hypertension

- Avoid all alcohol, cigarettes, caffeine and other stimulants.
- Ask your examiner to take your blood pressure after you have had an opportunity to relax; aim for three attempts taken 10 minutes apart.
- Continue taking your usual medications as directed by your doctor.

Your testing may include the following:

- Measurements, i.e., height and weight, blood pressure, pulse
- Urinalysis – checking for presence of blood, protein, sugar, nicotine, etc.
- Blood Profile Tests – determining blood glucose and cholesterol levels, kidney and liver function values, etc.
- EKG – electro cardio-gram.