

Life Insurance Medical 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 and excess fatty foods.

3 Days Before Your Exam

- Do not drink any alcohol products for 72 hours prior to the 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).
- 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 term life insurance medical exam-taking place. 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. If you followed these exam tips you have nothing to worry about – you're on your way to qualifying for an affordable term life insurance policy.

