



Tips for Your Insurance Exam

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

- ✓ Staying off salt for 3-4 days prior to exam may have a beneficial effect on blood pressure.
- ✓ No alcohol for 24 hours prior to the exam, as alcohol tends to elevate blood pressure for 12-24 hours.
- ✓ Get a good night's rest before the exam.
- ✓ No heavy meals and little or no caffeine on the morning of the exam - decaffeinated coffee and a light breakfast would be best.
- ✓ Do not smoke or chew tobacco within 1 hour of the exam. Smoking tends to constrict artery walls and elevate blood pressure.
- ✓ Drink a glass of water an hour before exam to help in obtaining a urine specimen.
- ✓ If you have an acute illness, i.e. the "flu", consider rescheduling the exam, as some acute illnesses affect the urine and blood tests.
- ✓ Tell the examiner if you have your menses as this affects the urine and a notation can be put on the lab slip.
- ✓ Schedule the exam in the morning because you will be more relaxed. Get to the examining office 10-15 minutes before the exam - **NO RUSHING!**
- ✓ Make sure you know the names of any medication, including non-prescription drugs, you are taking. Take your medication as usual.
- ✓ Know the names and addresses of any physicians consulted.

HYPERTENSION:

No stimulants (caffeine, alcohol, cigarettes)

Morning exam

Have blood pressure taken after you have had a chance to relax-3 attempts at 10-minute intervals

DIABETES:

Exam 2 ½ hours after meal, and no sweets or sugars after the meal

Empty bladder right after meals

1-2 glasses of water before exam

URINARY SPECIMEN PROBLEMS: (albumin, RBCs, sugar, etc.)

Empty bladder right after meals

Drink 2-3 glasses of water before exam

No sweets or foods with sugar content before exam

Do not do strenuous exercise such as running for 24 hours prior to the exam

CORONARY, EKG PROBLEMS:

No stimulants

FINAL TIP:

Do not try to hide any medical history-be completely candid with your underwriter.