

Your Life Insurance Medical Exam

The next step in the life insurance process is a free medical exam. The appointment will involve a review of your medical history, and may include the recording of your height, weight, blood pressure, and pulse, as well as the taking of blood and urine samples.

Your best exam results could mean a better life insurance quote, so follow these tips to be prepared.

Do

- Fast for at least 6 hours before your exam (unless you are pregnant, nursing, or diabetic). Water is fine!
- Expect to give both a urine sample and a blood sample. We recommend drinking a few glasses of water well before your exam to make it easier to give both.
- Prepare a list of any medications – both prescription and over-the-counter – that you are currently taking.

Do not

- Don't drink alcohol, eat salty/fatty foods, or exercise in the lead-up to your exam, as it may negatively affect your results.

Remember, completing this exam doesn't obligate you to buy the policy you're applying for.

Once the insurer makes a formal coverage offer, you'll be able to review the details and make adjustments before making a commitment.



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