

## Your Insurance Medical - Tips on how to prepare for it

Congratulations! You have wisely made a decision to take charge of your financial future and have taken the first step of submitting your application. Here's what happens now.

Depending on the type and amount of coverage you have applied for, insurance companies will request medical exams to provide them with a 'snapshot' of your current health. This information is then used to determine your insurability. Abnormal findings can create problems in obtaining coverage and possibly with future applications as well. It is in your best interest that this 'snapshot' be as accurate as possible, eliminating as many false abnormalities as possible.

So here are a few tips on how you can avoid those nasty 'false positive' results. Just as you would spruce yourself up for a family photo, these tips can help you 'look your best'!

- Get a good night's rest the night before the exam.
- Don't do any heavy exercise for 24 hours before the exam.
- Don't consume any form of alcohol for at least 48 hours before the exam.
- If possible, fast for 12 hours before the blood profile.
- Don't consume any form of caffeine, food or beverage (except water) for at least 2 hours before the exam.
- If you are a smoker, don't smoke for at least 2 hours before the exam.
- If you are taking prescription medication(s), you should continue to take them as prescribed. All prescription medications should be brought to the exam for reference.
- Avoid non-prescription medications such as cold remedies, pain relievers and herbal remedies for at least 24 hours prior to the exam.
- Drink 2 glasses of water 1-2 hours before the exam.
- If you are ill at the scheduled time of the exam, reschedule it for a future date when you are fully recovered.
- Reschedule your appointment if you are under stress the day of the exam.

Feel free to 'tick off' the above items as you review them. For your information, these tips were provided by a very experienced insurance company underwriter (the folks who decide how or whether to issue your new policy). By being better prepared for your exam, you can be assured that you're getting the best possible results. It is my privilege to be of service to you.

**Good Luck!**