

How to Prepare for an Insurance Exam

WHAT IT ENTAILS:

The insurance physical is performed in your home, office or a medical facility; The location will be coordinated with you based on the required tests and what would be most convenient/preferable for you.

- A. A basic exam** - this includes your medical history, height, weight, blood pressure, pulse and usually a urine specimen. Allow approximately 30 minutes for this exam.
- B. Blood profile** - this is a simple blood draw or sometimes finger stick and a urine specimen. If it requires a fast, the examiner will let you know when he/she calls to schedule the test. This takes 10-15 minutes.
- C. EKG (Electrocardiogram)** - a tracing of the electrical impulses of the heart. Applicant must disrobe from above the waist. The time frame is usually 15 minutes.
- D. Other** - other testing such as a treadmill EKG or X-ray may be required. The applicant will need to go into a facility to do this test.

HOW CAN YOU PREPARE FOR THE PHYSICAL:

- A.** Get enough rest the evening prior to the exam.
- B.** IF required, fast 4-6 hours before the exam. Water is allowed.
- C.** Stay clear of salt and sugar rich foods.
- D.** Limit, or refrain from alcohol and cigarette usage prior to the exam.
- E.** Avoid excessive physical activity prior to your exam; i.e. aerobic, strenuous exercise, hiking or long distance running.
- F.** Stick with decaffeinated products to help maintain blood pressure at normal levels.