

PREPARING FOR YOUR EXAM

Inform the Examiner – If you are taking medication (including birth control drugs, over the counter medications, etc.) or if there is something unusual about your current health status, tell the examiner! (Females – be sure to inform the examiner if you are menstruating)



Your Doctor(s) – Prior to your exam, write down the names of all the doctors you have seen with their addresses and phone numbers. It will be important to know why you have seen the doctor and the date of the last visit.



Fasting – Plan to fast 12 hours prior to the exam (unless you are diabetic, pregnant or have another situation that would preclude a prudent person from fasting).

Eating/Drinking – If you must eat prior to the exam, tell the examiner you did. Also, avoid foods that are high in salt, sugar, cholesterol, etc. Avoid alcoholic beverages for at least 12 hours.

Build – Stand tall and think thin! One inch on an average sized person can add or subtract 10lbs. on an underwriting chart when comparing premium classifications!

Smoking – Even if you are a regular smoker and plan to pay smoker rates, avoid smoking for at least two hours prior to the exam. If you use cigars, pipes, chewing tobacco, nicotine-enhanced gum or patches, you are likely to be charged smoker rates.

Rigorous Exercise – Avoid rigorous exercise prior to the exam.

Stress – If the examiner arrives at your office on your most stressful day, consider rescheduling. Your body reacts to your circumstances. Don't underestimate the impact of stress on exam results.



Sleeping – Be sure to get a good night's rest before the exam.



Drugs – Your specimen will be tested for Cocaine, Cotinine (Nicotine), etc. Other drugs (legal and otherwise) are likely to affect your results and provide indication of use.

Tip:

1. Drink a glass of water (at least one) about one hour prior to the exam.
2. If you've had problems with blood draws in the past, tell the examiner.
3. Schedule the exam at a time that will allow you to relax and avoid interruption.

