

# Life Insurance Medical Exam Checklist

Need to take a medical exam for your life insurance policy? Relax, it's simple. Here's our checklist to help you prepare and get potentially better results, so you can secure the best rates.

## GETTING READY FOR THE EXAM



Eat a healthy, low-sodium diet for at least 24 hours beforehand for the best blood pressure and cholesterol readings.



Drink plenty of water to flush out any toxins and make the urine screening stress-free.



Cut out alcohol for at least 24 hours, and avoid caffeine and cigarettes for at least one hour ahead of time.



Consider booking your exam in the morning, since you'll need to fast for 12 hours in advance (water and black coffee are OK).



Avoid exercise for 24 hours before the exam.



Get a full night's sleep to lower your blood pressure.



Wear loose clothing for easy access for the blood pressure cuff.



## What should I bring?

Gather these documents ahead of time so you can answer the examiner's life insurance medical questions:

- Your photo identification, such as a driver's license or state-issued ID card
- Your doctor's name, phone number, and address
- A list of all medications you are taking (type and dosing information as well)
- A list of known health conditions with onset dates if possible
- Any other documentation or information about your health or medical history (you can write it down in advance if you need more time!)

## WHAT TO EXPECT DURING THE EXAM



Life insurance test prep is easy. The tests you'll take depend on the insurer, but most only take a few minutes and are painless. The exam includes gathering medical information like:

- Checking height and weight
- Checking your blood pressure and pulse
- Taking blood and urine samples for testing
- A health screening, including a list of questions about your current health and medical history
- EKGs (or other advanced tests) are typically only required for older applicants or higher coverage amounts

## WHAT HAPPENS AFTER THE LIFE INSURANCE MEDICAL EXAM?



Once your life insurance test results are in, the insurer can then start to process your application fully. Here's how it works:

- **A medical technician reviews the answers to all questions you've provided.** Then, the technician gathers all medical exam results and sends samples to a lab for analysis.
- If any health issues came up during the exam, the **medical technician may request access to additional medical records** or a statement about your health from your current doctor.
- **The insurance company checks into the details of your application** to verify the information shared during the exam. This includes records available through the Medical Information Bureau (MIB).
- After all information is gathered, the **insurance company chooses your life insurance premium classification.** The classification determines the costs you'll pay for the policy you've selected.

## Get covered faster with Fidelity Life

Don't want to wait on medical exam results to protect your family? Fidelity Life offers plans you can often lock into place the same day. With **RAPID**Decision® Life term insurance, you have up to six months to take a medical exam, and you may be able to skip it completely in some cases. Ask a Fidelity Life agent for more details.

**Still have questions about what to expect during a medical exam?** We're here to help. Reach out to the Fidelity Life team at (877) 703-0690.