



UNDERWRITING TIPS

LOOK YOUR BEST FOR THAT MEDICAL SNAPSHOT

Insurance companies request medical examinations to provide them with a snapshot of your current health condition. This information is then used to determine your insurability. Abnormal findings can create problems in obtaining this coverage and possibly with future applications as well. It is in everybody's best interest that this snapshot be as accurate as possible eliminating as many false abnormalities as possible.

You can help avoid these false positive results by following a few tips. Just as you would spruce yourself up for a family photo, these tips can help you make sure the picture they present is the best possible.

- You should get a good night's rest the night before the exam.
- You should not do any heavy exercise for 24 hours before the exam.
- You should not consume any form of alcohol for at least 48 hours before the exam.
- If possible, you should fast for 12 hours before the blood profile.
- You should not consume any form of caffeine, food or beverage (except water), for at least 2 hours before the exam.
- You should not 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.
- You should avoid non-prescription medications such as cold remedies, pain relievers and herbal remedies for at least 24 hours prior to the exam.
- You should drink 2 glasses of water 1-2 hours before the exam.
- If you are ill at the time of the exam, have it rescheduled for a future date when you are fully recovered.
- Reschedule the appointment if you are under stress the day of the exam.



Insurance and Financial Programs

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