

Life Insurance Medical Exam

When applying for a life insurance policy, you may be asked to take a medical exam. Generally, if you're under age 40 and applying for life insurance coverage of less than \$100,000, you probably won't have to take a medical exam. However, the older you are, the less life insurance you can buy without a medical exam. Of course, these figures also depend on your health history and the underwriting guidelines of the insurance company you choose.

A typical medical exam may include a basic physical, blood work, and urine tests. Some insurance companies also require EKGs and/or treadmill EKGs (stress tests), especially for large life insurance policies. You'll also have to provide information on your medical history, including the names of doctors you've seen, dates you saw them, and any treatment recommended. A nurse or doctor (often an independent contractor) who is paid by the insurance company will normally conduct the exam.

If you have a medical condition, there's really nothing you can do to hide it. In fact, you shouldn't even try. Insurance companies have access to an amazing amount of medical information through the Medical Information Bureau, so even if you attempt to obscure the facts, there's a good chance an insurance company will find the information it needs. In addition, if the insurance company discovers you have withheld information, it will look at everything else much more closely. And if you died as a result of the illness, your insurance company may opt not to pay your death benefit.

There are a number of simple steps you can take to make sure you get the best possible results at your medical exam:

- Get a good night's sleep the night before the exam
- Fast for eight hours before the exam if possible to ensure the most accurate results
- Don't smoke for at least one hour before the exam
- Avoid caffeine for at least one hour before the exam
- Avoid alcohol for at least eight hours before the exam
- Don't engage in strenuous exercise for 24 hours before the exam
- Limit your consumption of salt and cholesterol for 24 hours before the exam
- Cancel the exam if you get sick – even a minor infection can distort the results

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