

What to Expect from a Life Insurance Medical Exam



When you apply for life insurance, you may be asked to undergo a medical exam. This exam is used by the life insurance company to assess your eligibility for coverage and, if you are medically eligible for coverage, to then determine the premium rates you qualify for based on your health. Individuals in better health qualify for less expensive premium rates, and vice versa. Note that there are some conditions that could disqualify you from qualifying for coverage entirely. (If this is the case, final expense and Guaranteed Issue products may still be available.)

What is a life insurance medical exam?

A life insurance medical exam is a personal interview between you and a trained examiner during which you are asked to provide information about your medical history and your current and past use of prescription medications. The examination also includes recording your height, weight, blood pressure, and pulse; collecting blood and urine samples; and – possibly – performing an electrocardiogram (EKG).

Who completes the medical exam?

Insurance companies contract with external vendors who specialize in life insurance medical examinations. These vendors are medical professionals and phlebotomists who are trained to perform physical exams and draw blood.

What happens during the medical exam?

The insurance company will arrange for a qualified medical professional to contact you and set up the exam appointment. While you cannot have an exam performed by your general practitioner, you can schedule the exam to take place at your preferred location and time. Typically, an exam can be performed in your home, at your office, or at a medical facility. Most exams last about 30 minutes but can run longer if an EKG is required.

Upon arrival, the examiner will confirm your identity and then verify what you stated in your life insurance application about your medical history, active prescriptions, family history, and any ongoing medical conditions. The examiner will then take measurements, including your height, weight, blood pressure, and pulse. You will be asked for a urine sample and the examiner will draw blood. Before the examiner leaves, you will be provided with instructions on how to view the results of your exam.

Note that individuals over 70 years of age may also be asked to take a mobility test and an assessment that requires life insurance applicants to complete tasks related to word recognition.

What can help make the exam go smoothly?

A life insurance medical exam is short, and it isn't intended to be stressful. However, there are a few things you can do to prepare.

- **Schedule your exam for the early morning.** Because you might have to fast for hours before the exam, you may be more comfortable if you schedule it to take place first thing in the morning. The earlier the exam, the sooner you can eat! Furthermore, your blood pressure and pulse are likely to be naturally lower in the morning than as the day goes on.
- **Don't schedule your exam to occur during a menstrual period.** The results of a urine sample can be contaminated when performed during a menstrual period.
- **Get a good night's rest.** Sleep can counter anxiety and lower your heart rate.
- **Take all your prescription medications as usual** and provide a list of their names and dosages to the examiner.
- **Have all your medical information at hand.** The examiner will need your physicians' names, address, dates of past visits, names of any prescriptions, your history of surgeries and other medical procedures, and information regarding injuries or major illnesses you have suffered.
- **Provide a list of all medications you are currently taking, including over-the-counter (OTC) medications and vitamins.** The medical examiner will ask you about all your medications, so it's best to have this information readily available. OTC medications that contain stimulants, like Excedrin, can also affect your exam results.
- **Avoid exercise or strenuous activities 24 hours before your exam.** A hard workout can temporarily elevate both your blood pressure and your pulse, producing inaccurate readings during the exam.
- **Avoid salty or fatty foods for five to seven days prior to your exam.** Extra sodium and fat can raise your cholesterol and blood pressure. At a minimum, avoid extra salt and fat in the 24 hours prior to your exam to get the most accurate readings.
- **Fast for six to 12 hours prior to your exam (recommended).** Your blood pressure and pulse can be artificially raised by certain foods and beverages, including caffeinated drinks, salt, and added sugars. If you choose to eat prior to your exam, keep foods and drinks on the lighter side, enjoying items like yogurt, fruit, water, vegetables, and nuts.
- **Avoid using alcohol and nicotine before your exam.** Both can raise your blood pressure.
- **Drink a glass of water an hour or so before your exam.** This will help in obtaining a urine specimen.



- **Wear short sleeves** or a shirt with sleeves that can easily be rolled up so the examiner can easily access your arm to obtain a blood sample.
- **Just relax!** Stress and nervousness can affect your results. If you have an aversion to needles or medical tests, let your examiner know prior to the exam, as anxiety can cause a rise in blood pressure and pulse.

What happens after the exam?

Blood and urine samples obtained during the examination are sent to a laboratory and the results are forwarded to the insurance company's underwriting department. The insurance company's underwriters will then assess the results of the exam in conjunction with the information you provided on your life insurance application and make a decision about your insurability and the premiums for which you qualify. After the underwriting decision has been made, a representative will either reach out to you with an offer for life insurance or explain why you have been denied coverage.

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