

RiskQuoter

Your Foolproof Checklist for Passing the Exam

A paramedical exam is a screening test insurance companies use to determine your eligibility for life insurance. The following advice will help you achieve the best possible outcome.

Here We Go:

Morning Appointments Only - Sure, the exam company will tell you that other times of the day are fine, but that's because they need to complete many exams...don't listen to them.

It is in your best interest to schedule morning appointments because mornings generate better results for blood pressure, pulse, and labs.

Consult Your Agent - Each life insurance company has a guide that indicates the paramed exam requirements based on your age and the coverage you are applying for.

In addition, most companies offer a "what to expect" guide regarding the paramed exam and overall application process.

Know Your Medical History - You will be asked about your medical history, medical conditions, surgeries, treatments, and tests. It's important to know the start and end dates.

The paramed is not a confessional. Understand the questions the examiner is asking you, and answer those questions honestly, but don't provide more than what is asked.

Physician Information - Make sure you have your physicians' names, addresses, contact information, and date of last visit available.

If you have switched physicians, let the examiner know about the prior physicians as well, as it will save time in underwriting if all doctors are known upfront.

Medications - Have the names, dosages, and reasons for taking medications available.

If you've recently changed medications, let the examiner know that, too.

Feeling Under the Weather?

Reschedule the paramed exam. Your lab results could be skewed as a result of the illness.

Reschedule. You don't want to compromise your results.

Mind Your Diet - Avoid salty, sugary, and fatty foods before the exam.

Fasting 6-8 hours before can give optimal results. Drink a glass of water about 20 minutes before your exam.

Avoid alcohol for a few days before your exam, and skip tobacco products the day of your exam.

Exercise - Do not exercise the morning of your exam! Your liver enzymes will be elevated, and so will your life insurance price if you exercise before the paramed.