

How to Prepare for an Insurance Medical Examination

The majority of insurance policies require medical examinations in order to provide information to the insurance company that is used to determine your insurability. It is in everybody's best interest that this information be as accurate as possible. The type of testing they will do depend largely on your age and the amount of insurance applied for: please do not hesitate to ask us and we will be happy to explain the specifics of your personal examination. We value your privacy and any abnormal test results are held in the strictest of confidence and will only be released to your family physician.

The Process:

Once we have submitted your insurance application you will be contacted by a nurse who will arrange a time for your medicals. Please arrange to have this done at your earliest convenience as any delay will slow down the approval process of your application. In the majority of cases the nurse will be able to come to a location that is convenient for you, such as your home or office.

Tips and Preparation:

- You should wear a garment, which is short-sleeved or has sleeves that can be easily rolled up.
- Get a good night's rest the night before the exam. If you have any hypertensive tendencies try to schedule the appointment for a relaxed time
- You should drink a glass of water one hour or so before your appointment to facilitate providing a urine specimen. Also be aware that the nurse may need to draw blood.
- You should avoid: smoking and strenuous activity/ exercise for 2 hours; alcoholic beverages, nasal decongestants and all foods with Poppy seeds for 24 hours prior to the appointment.
- You should be aware that stress, caffeine, nicotine, and some prescription and nonprescription medications can temporarily raise your blood pressure and pulse.
- If a fasting blood profile is required, we will endeavor to schedule an appointment early morning. During the fast, you may consume water. (You will be advised if fasting is necessary).
- If you have a large upper arm you may require a large blood pressure cuff and if needed a large scale. Inform us at the time of ordering.
- Please be sure to answer all questions the nurse asks as accurately as possible.

What to Bring:

- A piece of a picture ID (preferably a driver's license)
- Any prescription or over the counter medication you are taking
- Your family physician and any other doctors or specialists names and addresses as well as dates and reasons for past visits, especially those within the last five years.

If you have any questions please do not hesitate to contact us at (604) 688-5262