

LIFESTYLE LESSONS



Personal risk management tips provided by: **Marshall & Sterling, Inc.**

Did You Know?

When applying for life insurance, you will probably have to undergo a medical exam to determine your premium. These exams are done in your home by paramedical health care professionals who are hired by the insurance company. In addition to the exams, you will also have to provide information about your medical and family history.

LIFE INSURANCE MEDICAL EXAMS

The insurance company hires a paramedical professional to complete a medical exam before issuing life insurance in order to identify any health conditions that may shorten your life. The cost of this entire process is covered by the insurance company.

The Medical Exam Process:

- Paramedical professional will gather your medical history, height, weight, blood pressure, pulse and potentially blood and/or urine samples.
- Blood tests are used to detect the presence of antibodies or antigens to various viruses and diseases. Urine tests are used to detect the presence of medications and illegal drugs.
- Exams do not include sensitive tissues, such as breast or prostate exams.
- If there are any additional questions after the exam, you may be asked to submit more information.
- Additional tests may be ordered based on your age and the policy amount desired.
- After the results are received by the insurance company, you will be given a risk rating: either flat or table for your medical history and conditions. In general, table ratings increase premiums because they are permanent or somewhat permanent conditions.

Plan Ahead

Some things to consider before having a life insurance medical exam:

- Get a good night's sleep the night before.
- Do not drink alcohol for at least eight hours prior to the exam.
- Limit your intake of salt and high cholesterol foods for at least 24 hours prior to the exam.
- Do not engage in strenuous exercise for 24 hours prior to the exam.

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