

5 common routine checks to expect during life insurance medical exam

As part of the life insurance application process, you may be required to undergo a medical exam. This exam helps the insurance company assess your health and determine your eligibility for coverage. While the thought of a medical exam can be daunting, it's important to remember that it's a routine process and nothing to be overly concerned about. In this blog post, we'll go over five common routine checks you can expect during a life insurance medical exam.

1. Height and weight measurements:

One of the first things the examiner will do is measure your height and weight. This measurement helps determine your body mass index (BMI), which is a calculation of your body fat based on your height and weight. A higher BMI may indicate a higher risk of health issues such as heart disease, diabetes, and high blood pressure.

2. Blood pressure check:

High blood pressure is a common health issue that can increase the risk of heart disease, stroke, and other serious health problems. As such, the examiner will likely take your blood pressure during the exam. If your blood pressure is high, you may need to follow up with your healthcare provider for further testing and treatment.

3. Cholesterol and glucose levels:

The examiner may also take a blood sample to test your cholesterol and glucose levels. High cholesterol levels can increase your risk of heart disease, while high glucose levels may indicate the presence of diabetes. Both of these conditions can affect your life insurance premiums or eligibility for coverage.

4. Urine sample:

The examiner may ask for a urine sample to test for the presence of drugs or other health issues. If you have a prescription for any medication or take any supplements, it's important to disclose this information to the examiner beforehand.

5. Medical history review:

The examiner will also ask about your medical history, including any past surgeries, illnesses, or chronic conditions. This information helps the insurance company assess your overall health and risk level. It's important to be honest and thorough when answering these questions, as any misrepresentation could result in the denial of your claim.

In conclusion, while the life insurance medical exam may seem intimidating, it's a routine process that helps the insurance company assess your health and determine your eligibility for

coverage. By understanding what to expect during the exam, you can prepare yourself and feel more at ease. Remember to be honest and thorough when answering questions, and follow up with your healthcare provider if any issues arise.