

# ***What Is Covered In A Life Insurance Medical Exam?***

Life insurance is a major purchase. Finding a policy that not only provides you with the coverage you need to care for your family or loved ones, but is also affordable, is critical in making your decision. So you have found the policy that seems to have all the feature you are looking for, and at the right price, but it requires a medical exam! What should you expect from a life insurance medical exam and how can you prepare for it?

## ***What Kind Of Medical Exam Should I Expect?***

In general, a life insurance medical exam will try to get an overall picture of your health. You can expect to be asked a series of questions about your medical history and the medical history of your family members. You can also expect questions about your lifestyle that may affect your health such as drinking, smoking, and exercise habits. In addition to a questionnaire you may also be required to have a routine physical that could include taking your weight, pulse, and blood pressure, as well as doing blood work and urinalysis. It is a good idea to have the insurance company send the results to your doctor. That way if you do have a health problem you did not know about your doctor will be informed of the results. It can also give you a third party perspective if you were to fail the medical exam.

## ***Why Do I Need To Take One?***

Your insurance company may require you to take a medical exam to assist them in determining what premiums they should charge you. They will compare the results of your medical exam to their longevity charts, which will give them an estimate of how long you are expected to live based on various criteria. The premiums will be based not only on your medical exam, but also on other factors such as your age, gender, occupation, and credit score.

## ***Are There Alternatives?***

The policy that you select may require a medical exam. There are, however, a number of policies on the market that do not require a medical exam, and many of these are offered to those who are older or who may be concerned about taking an exam in the first place due to existing health problems.

Overall, if you are in good shape, healthy, and young, taking a medical exam may give you access to a policy with a very low rate. If, however, you are older or in poor health you may want to consider a policy that does not require it.