Pre-Application Health Optimization

Educational guide · 2 pages · Considerations for preparing for your medical exam

WHY THIS MAY MATTER

Insurers evaluate applicants in different health classifications — commonly Preferred Plus, Preferred, Standard, and Substandard. The classification influences the premium offered. Improving health markers like blood pressure, BMI, and lipid profile before the medical exam may help applicants qualify for a more favorable classification. Results vary by individual and carrier; consult your physician before making significant lifestyle changes.

DAY 60-45 · BASELINE ANALYSIS

■	Visit your doctor for checkup	Request labs: lipid panel, BUN/creatinine, A1C, liver
■	Take blood pressure 3 times on different days	Target: < 130/85
■	Weigh in: calculate BMI	Target: < 30 ideal, < 25 better
■	Urinalysis: detects nicotine/THC	Test if you smoke/vape — affects classification

DAY 45-15 · OPTIMIZATION

■	Lose 5-15 lb if BMI > 28	Every lb counts for this classification
■	Reduce sodium (< 2,000mg/day)	Improves BP in 2-4 weeks
■	Cardio exercise 30 min × 4 days/week	Improves cholesterol and BP
■	Stop alcohol completely 30 days	Improves liver enzymes
■	If you smoke: quit 12 months BEFORE ideally	Insurers treat you as smoker until 1 year clean
■	Sleep 7-8 hours consistently	Improves HRV, BP, glucose

DAY 15-1 · IMMEDIATE PREP

■	48 hrs before: NO alcohol, NO caffeine on exam day	Temporarily raises BP
■	24 hrs before: hydrate well (water, not Gatorade)	Improves blood/urine samples
■	12 hrs before: fast (water only) for best lipid panel	Triglycerides drop
■	Exam day: light clothes, no jewelry, arrive 15 min early	Reduces stress/BP

ANSWER APPLICATION QUESTIONS ACCURATELY

Life insurance applications include detailed questions about health, medical history, habits, and family background. Answering accurately is important: insurers verify information through the Medical Information Bureau (MIB) and other records, and accuracy protects your policy's validity for your family. Managed diagnoses (for example, controlled blood pressure or depression in treatment) don't necessarily disqualify — and disclosing them keeps your policy valid when your family needs it.

NEXT STEP · Exam day: rest well, answer accurately, and stay calm. Final classification is typically available in 7-21 days. With your classification, consider using the Options Comparison template to evaluate several policies.

EDUCATIONAL NOTICE

This information is educational and should not be considered individualized financial, legal, tax, or insurance advice. Every family's situation is different. For personalized guidance, consult qualified professionals who act in your interest.