Equitable™

Underwriting tips: medical examinations

Helping to set you up for success

When you apply for insurance coverage with Equitable, we may require a medical exam. The exam helps to capture a clear picture of your health. It also helps us determine your eligibility for insurance.

If you do not prepare properly for your exam, it can lead to abnormal test results—which can cause delays with your insurance application.

These tips can help you prepare for your medical exam:

- Get a good night's sleep before the exam.
- Avoid any heavy exercise for 24 hours before the exam.
- Do not consume any form of alcohol or cannabis for at least 48 hours before the exam.
- Do not consume any form of caffeine, food, or beverage (except water) for at least two hours before the exam.
- Do not smoke for at least two hours before the exam.
- If you are taking prescription medication(s), continue to take them as prescribed. All prescription medications should be brought to the exam for reference.
- Drink two glasses of water 1-2 hours before the exam.
- Set a calendar notification to remind you the day before your exam appointment.
- If you are ill at the time of the exam, reschedule it for a later date when you have recovered.

Following these tips will help you get more accurate medical exam results, which helps us to review and process applications more quickly.

At Equitable, our clients are at the centre of all we do. We're here to support you and your advisor—from application through to policy placement and beyond.

Questions? Talk to your advisor to learn more:

Advisor name	Email	Phone number

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