

Preparing for Your Exam & Insurance Interview



Questions?
Please contact
your insurance
representative.

You've made the smart decision to apply for disability insurance. Your insurance representative will discuss the process for underwriting your application. For example, you may need to have an exam or an insurance interview using our TeleMed service, a discreet and convenient way to provide your personal medical history.

The insurance interview will take at least 15-20 minutes and all information shared will be kept strictly confidential. Having the following information on hand will expedite the process:

- Current height and weight
- Information about medications you have taken (medication name, dosage, reason prescribed, and prescribing physician)
- Diagnoses and dates of significant medical events
- Name and contact information of your primary care physician and any other treating physicians or specialists
- The date and reason for your most recent medical visit
- Family medical history, including any major medical conditions and onset ages for immediate family members

If an exam is required as part of your application, this will be conducted by a licensed medical professional at a location you choose (e.g. your home, business, exam center). The examiner will collect your blood and urine samples, height, weight, blood pressure, and pulse, if necessary.

To obtain the most accurate information, it is highly recommended you follow these guidelines as you prepare for the Medical Exam.

- Be prepared to present a valid drivers license or picture identification
- Fast for 12-14 hours prior to the exam
- Avoid strenuous exercise 12 hours prior to the exam
- Limit caffeine and nicotine intake one hour prior to the appointment
- Drink a glass of water one hour prior to the appointment

Individual disability income products underwritten and issued by Berkshire Life Insurance Company of America, Pittsfield, MA, a wholly owned stock subsidiary of The Guardian Life Insurance Company of America, New York, NY. Product provisions and availability may vary by state.



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