

# Understanding Blood Test Results

Blood tests are done as part of the risk assessment for life insurance. They screen for “silent” disorders that are not causing symptoms but may cause increased mortality risk such as kidney or liver disorders. They also assess current status in those with a known condition such as diabetes. Listed below are the basic screens done when testing. Normal ranges vary slightly depending on the laboratory doing the test, gender and age.

## Diabetes Screen

**Glucose** (60-109 MG/DL) is the main source of energy for living organisms. The major cause of elevated glucose is diabetes mellitus.

**Fructosamine** (0-1.5 MMOL/l measures “glycated serum proteins”. It measures a person’s average blood sugar concentration over the past two or three weeks.

**Hemoglobin A1C** (glycohemoglobin – HbA1C) (3.0-6.0%) tests are used to confirm elevated glucose (blood sugar) and fructosamine readings. When an individual’s HbA1c is abnormally high, their blood sugar had been high in the past 1 to 2 months.

## Kidney Screen

**Blood Urea Nitrogen** (BUN) (5-25 MG/DL) is an end-product of protein metabolism. BUN levels are elevated in kidney disease or dehydration.

**Creatinine** is a waste product released from the muscle tissue and is extracted from the kidneys. Creatinine is elevated in kidney disorders or dehydration. Normal range depends on age, gender and build.