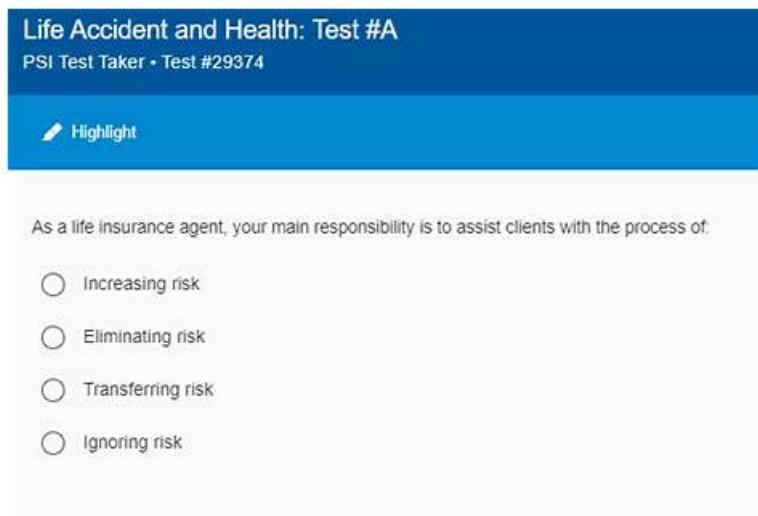


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Increasing risk
 Eliminating risk
 Transferring risk
 Ignoring risk

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Insurance Licensing Oklahoma Life, Accident, and Health or Sickness Producer Exam Sample Questions (Q73-Q78):

NEW QUESTION # 73

Under Medicare Hospital Insurance Part A, there are no medical benefits provided for treatment in a skilled nursing facility beyond

- A. 180 days.
- B. 30 days.

- C. 60 days.
- **D. 100 days.**

Answer: D

Explanation:

Medicare Part A covers skilled nursing facility (SNF) care for up to 100 days per benefit period, provided the patient meets eligibility criteria (e.g., a prior 3-day hospital stay and need for skilled care). Beyond 100 days, no benefits are provided, as outlined in CMS guidelines and Oklahoma's Medicare supplement regulations (Title 36 O.S. § 6217).

- * Option A: Incorrect. 30 days is too short; coverage extends to 100 days.
- * Option B: Incorrect. 60 days is within the coverage period but not the limit.
- * Option C: Correct. No benefits are provided beyond 100 days in an SNF.
- * Option D: Incorrect. 180 days exceeds Medicare's SNF coverage limit.

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Prometric Oklahoma Life, Accident, and Health or Sickness Producer Exam Content Outline (Section: General Knowledge - Medicare).

Oklahoma Insurance Department, Title 36 O.S. § 6217 (Medicare supplement insurance).

CMS, Medicare & You Handbook (Part A coverage).

NEW QUESTION # 74

Long-Term Care Policies exclude coverage for all of the following EXCEPT

- A. acts of war while serving in the military.
- **B. Alzheimer's disease.**
- C. self-inflicted injuries.
- D. alcoholism or drug addiction.

Answer: B

Explanation:

Long-Term Care (LTC) policies cover services for individuals with chronic conditions or disabilities, such as assistance with activities of daily living. Oklahoma regulations (Title 36 O.S. § 4426.1) allow LTC policies to exclude coverage for conditions like alcoholism or drug addiction, acts of war (especially military service), and self-inflicted injuries, as these are considered high-risk or intentional. However, Alzheimer's disease is a core condition typically covered by LTC policies, as it is a common cause of long-term care needs.

- * Option A: Incorrect (excluded). Alcoholism or drug addiction is often excluded unless treatment is completed.
- * Option B: Incorrect (excluded). Acts of war, especially in military service, are standard exclusions.
- * Option C: Incorrect (excluded). Self-inflicted injuries are excluded as intentional acts.
- * Option D: Correct (not excluded). Alzheimer's disease is typically covered by LTC policies.

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Prometric Oklahoma Life, Accident, and Health or Sickness Producer Exam Content Outline (Section: General Knowledge - Long-Term Care Policies).

Oklahoma Insurance Department, Title 36 O.S. § 4426.1 (long-term care insurance regulations).

Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

NEW QUESTION # 75

A common disaster provision states that if the beneficiary dies from the same accident as the insured individual, the insurer will proceed as if the

- **A. beneficiary outlived the insured individual.**
- B. beneficiary and the insured individual died simultaneously.
- C. beneficiary was never named on the policy.
- D. insured individual outlived the beneficiary.

Answer: A

Explanation:

The common disaster provision in a life insurance policy addresses situations where the insured and primary beneficiary die in the same accident. It typically includes a survivorship clause, presuming the beneficiary outlived the insured for a specified period (e.g.,

14-30 days) unless proven otherwise. This ensures the death benefit passes to the beneficiary's estate or contingent beneficiaries, as outlined in Oklahoma's life insurance provisions (Title 36 O.S. § 4001 et seq.).

* Option A: Incorrect. The provision does not assume the insured outlived the beneficiary.

* Option B: Correct. The insurer proceeds as if the beneficiary outlived the insured.

* Option C: Incorrect. Simultaneous death is addressed differently under the Uniform Simultaneous Death Act, not the common disaster provision.

* Option D: Incorrect. The provision does not treat the beneficiary as unnamed.

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Prometric Oklahoma Life, Accident, and Health or Sickness Producer Exam Content Outline (Section: General Knowledge - Life Insurance Provisions).

Oklahoma Insurance Department, Title 36 O.S. § 4001 et seq. (beneficiary provisions).

Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

NEW QUESTION # 76

In addition to the actual policy, an entire contract includes which of the following?

- A. Provisions.
- B. The application.
- C. Clauses.
- D. Credit report.

Answer: B

Explanation:

The entire contract provision, mandated in Oklahoma for life and health insurance (Title 36 O.S. § 4001 for life, § 4405 for health), specifies that the entire contract consists of the policy, any attached endorsements or riders, and a copy of the application if endorsed upon or attached to the policy at issuance. This ensures no external documents can alter the agreement unless included. Clauses and provisions are part of the policy itself, while credit reports are used in underwriting but not part of the contract.

* Option A: Incorrect. Clauses are components of the policy, not a separate item added to the entire contract.

* Option B: Incorrect. Credit reports are underwriting tools, not part of the contract.

* Option C: Incorrect. Provisions are part of the policy, not a distinct addition.

* Option D: Correct. The application, when attached, is part of the entire contract.

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Prometric Oklahoma Life, Accident, and Health or Sickness Producer Exam Content Outline (Section: General Knowledge - Life and Health Insurance Provisions).

Oklahoma Insurance Department, Title 36 O.S. § 4001, § 4405 (entire contract provision).

Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

NEW QUESTION # 77

Which type of life insurance policy is written under a single contract for both spouses in which it is payable upon the first death?

- A. dual capacity
- B. joint
- C. family term
- D. whole

Answer: B

Explanation:

A joint life policy (first-to-die) covers both spouses under a single contract and pays the death benefit upon the first spouse's death, as defined in Oklahoma's life insurance regulations (Title 36 O.S. § 4002). This is often used for financial protection needs like mortgages.

* Option A: Incorrect. "Dual capacity" is not a standard life insurance term.

* Option B: Correct. Joint life covers dependents but is not specific to first-to-die spousal coverage.

* Option C: Incorrect. Whole life is a permanent policy type, not inherently joint.

* Option D: Incorrect. A joint life policy pays on the first spouse's death.

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Prometric Oklahoma Life, Accident, and Health or Sickness Producer Exam Content Outline (Section: General Knowledge - Life Insurance).

Oklahoma Insurance Department, Title 36 O.S. § 4002 (life insurance products).
Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

NEW QUESTION # 78

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