

100% Pass 2026 Reliable Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer: Oklahoma Life, Accident, and Health or Sickness Producer Exam Dumps Free Download

Oklahoma Life & Health Insurance Exam 2023-2024 Questions and Answers 100% Correct(SCORED A+)

In Oklahoma, a life insurance policy loan may NOT exceed an interest rate of -
ANSWER-8%

Under HIPAA requirements, eligibility for the pre-existing conditions exclusion waiver under new coverage is lost if - ANSWER-there is a break in coverage of more than 63 days

Which of the following health insurance provisions requires that the application becomes part of the policy? - ANSWER-Entire Contract clause

inpatient psychiatric care is covered under Part A Medicare for 190 days per -
ANSWER-lifetime

What happens when a policyowner borrows against the cash value of his life insurance policy? - ANSWER-The policy proceeds would be reduced by the outstanding loan balance

ABC Corporation purchases and is beneficiary of an individual disability income insurance policy on a key employee. Which of the following statements is true? -
ANSWER-Benefits are received tax-free by the company

All parts of the Medicare program (except for public information and enrollment) are administered by which federal agency? - ANSWER-The Centers of Medicare and Medicaid Services

Which of the following is NOT an intended use of an annuity? - ANSWER>Create new funds upon the death of wage-earner

Part A Medicare includes coverage for all of the following services EXCEPT -
ANSWER-120 days of Skilled Nursing Facility care

Which of these factors does NOT affect the life insurance premium rates? - ANSWER-Producer Certification

A license is NOT required when you are - ANSWER-providing referrals

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The Actualtests4sure is a revolutionary platform for professionals and students looking to pass the Prepare for your Oklahoma Life, Accident, and Health or Sickness Producer Exam (Ok-Life-Accident-and-Health-or-Sickness-Producer) exam and advance their careers. Our mission is to provide a comprehensive, convenient, and cost-effective preparation material for individuals to prepare for the Ok-Life-Accident-and-Health-or-Sickness-Producer Certification Exam.

Insurance Licensing Oklahoma Life, Accident, and Health or Sickness Producer Exam Sample Questions (Q83-Q88):

NEW QUESTION # 83

A newly hired employee gives his enrollment form to his employer, but due to an administrative error, it is never forwarded to the insurance company. The error is detected 3 months later. What will happen if the clerical error provision is in effect?

- A. The employer will be required to pay the past due premiums.
- **B. The employee will be allowed to submit an enrollment form and all past due premiums, and will be retroactively insured.**
- C. The employee will have to wait until the next open enrollment period to enroll in the plan.
- D. The employee will be allowed to submit a new enrollment form and will be enrolled as of the date the new form is accepted.

Answer: B

Explanation:

The clerical error provision in group health insurance policies is designed to protect employees from losing coverage due to administrative mistakes made by the employer or insurer. According to Oklahoma insurance regulations and standard group health insurance practices, if a clerical error results in an employee not being enrolled, the provision allows the error to be corrected by retroactively enrolling the employee, provided any past due premiums are paid. This ensures the employee is insured as if the error had not occurred, covering any claims that would have been eligible during the period of the error.

The Oklahoma Life, Accident, and Health or Sickness Producer Study Guide specifies that under the clerical error provision, "an employee who was eligible for coverage but was not enrolled due to an administrative error can be retroactively enrolled upon correction of the error, with coverage effective from the original eligibility date, provided all required premiums are paid." This aligns with option C, which states the employee will be allowed to submit an enrollment form and all past due premiums, and will be retroactively insured.

References:

Oklahoma Life, Accident, and Health or Sickness Producer Study Guide, Section on Group Health Insurance Provisions.
Oklahoma Insurance Department Regulations, Title 36, Article 36 (Insurance).

NEW QUESTION # 84

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

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

Answer: A

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 # 85

Which life insurance rider is designed to permit young individuals to be able to purchase additional insurance as they grow older, regardless of insurability?

- A. Cost of living rider.
- B. Multiple indemnity rider.
- C. **Guaranteed insurability rider.**
- D. Impairment rider.

Answer: C

Explanation:

The guaranteed insurability rider allows the insured, typically younger individuals, to purchase additional life insurance at specified future dates or life events (e.g., marriage, childbirth) without proving insurability, ensuring coverage despite health changes. This is a common rider in life insurance policies (Title 36 O.S. § 4001 et seq.).

* Option A: Incorrect. A cost of living rider adjusts the death benefit for inflation, not additional coverage.

* Option B: Correct. The guaranteed insurability rider allows additional insurance without insurability proof.

* Option C: Incorrect. An impairment rider excludes specific conditions, not related to additional coverage.

* Option D: Incorrect. A multiple indemnity rider increases benefits for accidental death, not additional coverage.

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

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

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

NEW QUESTION # 86

Term life insurance differs from permanent life insurance in that MOST often, term life insurance

- A. **remains in force for a specific period of time.**
- B. has a longer premium payment period.
- C. accumulates a much smaller cash value.
- D. is automatically renewable at the end of the term period.

Answer: A

Explanation:

Term life insurance provides coverage for a specific period (e.g., 10, 20 years) and does not accumulate cash value, unlike permanent life insurance (e.g., whole life), which provides lifelong coverage with cash value.

Term policies may be renewable, but this is not automatic unless specified, and premium payment periods are shorter than permanent policies (Title 36 O.S. § 4002).

* Option A: Incorrect. Term life accumulates no cash value, not a smaller amount.

* Option B: Incorrect. Term life has a shorter premium payment period than permanent life.

* Option C: Correct. Term life remains in force for a specific period, unlike lifelong permanent coverage.

* Option D: Incorrect. Renewal is not automatic; it depends on the policy's terms.

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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 # 87

How will covered expenses be paid if an insured has a scheduled dental policy?

- A. Benefits will be limited to a specific maximum dollar amount per procedure.
- B. All expenses will be paid after the insured's deductible is paid.
- C. The insurer will pay a percentage of each expense.
- D. After the deductible is paid, benefits will be paid in a lump sum directly to the insured.

Answer: A

Explanation:

A scheduled dental policy provides coverage based on a predetermined schedule of benefits, which lists specific maximum dollar amounts payable for each dental procedure (e.g., \$100 for a filling, \$500 for a crown). This contrasts with comprehensive dental plans that may pay a percentage of expenses or cover all costs after a deductible.

* Option A: Incorrect. Scheduled dental policies do not pay all expenses after a deductible; they limit payments to scheduled amounts.

* Option B: Incorrect. Paying a percentage of expenses is typical of comprehensive dental plans, not scheduled policies.

* Option C: Correct. Benefits are limited to a specific maximum dollar amount per procedure, as defined in the schedule.

* Option D: Incorrect. Benefits are not paid as a lump sum directly to the insured; they are paid per procedure up to the scheduled limit.

This question aligns with the Prometric content outline under "Health Providers and Products," which covers dental insurance structures.

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

Oklahoma Insurance Department, Title 36 O.S. § 6060.3 (health insurance provisions, including dental).

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

NEW QUESTION # 88

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