

Ok-Life-Accident-and-Health-or-Sickness-Producer인증 시험대비덤프공부, Ok-Life-Accident-and-Health-or-Sickness-Producer유효한 시험자료

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>>> Ok-Life-Accident-and-Health-or-Sickness-Producer 인증 시험 대비 덤프 공부 <<<

Ok-Life-Accident-and-Health-or-Sickness-Producer 유효한 시험자료 - Ok-

Life-Accident-and-Health-or-Sickness-Producer 시험대비 최신버전 문제

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최신 Insurance Licensing Certification Ok-Life-Accident-and-Health-or-Sickness-Producer 무료샘플문제 (Q46-Q51):

질문 # 46

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.

정답: B

설명:

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.

질문 # 47

Health benefit plans providing maternity coverage shall provide postpartum home care if childbirth occurs at home within?

- A. 72 hours by vaginal delivery.
- B. 96 hours by vaginal delivery.
- C. 24 hours by vaginal delivery.
- D. 48 hours by vaginal delivery.

정답: D

설명:

Oklahoma law (Title 36 O.S. § 6060.9), aligned with the federal Newborns' and Mothers' Health Protection Act (NMHPA), requires health benefit plans providing maternity coverage to offer postpartum home care for mothers and newborns if childbirth occurs at home and the mother is discharged within 48 hours for a vaginal delivery (or 96 hours for a cesarean section).

* Option A: Incorrect. 24 hours is too short for required postpartum home care.

* Option B: Correct. Postpartum home care is required if discharged within 48 hours for vaginal delivery.

* Option C: Incorrect. 72 hours is not the standard timeframe.

* Option D: Incorrect. 96 hours applies to cesarean deliveries, not vaginal.

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

Oklahoma Insurance Department, Title 36 O.S. § 6060.9 (maternity benefits).

질문 # 48

A fraternal benefit society is characterized by all of the following EXCEPT

- A. conducted solely for the benefit of its members.
- B. without capital stock.
- C. incorporated.
- D. for profit.

정답: D

설명:

A fraternal benefit society, as defined in Oklahoma's Insurance Code (Title 36 O.S. § 2711), is an incorporated organization without capital stock, operating on a lodge system with a representative form of government, and providing insurance benefits solely for its members and their beneficiaries. Unlike commercial insurers, fraternal benefit societies are not-for-profit entities, making "for profit" an incorrect characteristic.

* Option A: Incorrect (is a characteristic). Fraternal benefit societies are incorporated entities.

* Option B: Incorrect (is a characteristic). They operate without capital stock, distinguishing them from stock insurers.

* Option C: Correct (is not a characteristic). Fraternal benefit societies are not-for-profit, not for-profit organizations.

* Option D: Incorrect (is a characteristic). They exist solely for the benefit of their members.

This question aligns with the Prometric content outline under "State Insurance Statutes, Rules, and Regulations," which covers types of insurers, including fraternal benefit societies.

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

Oklahoma Insurance Department, Title 36 O.S. § 2711 (fraternal benefit societies).

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

질문 # 49

Oklahoma resident Joe served in the military the past 4 years. When he returned and tried to reinstate his individual health insurance policy, he was denied coverage. His producer stated that because he was covered under a government plan he would be required to be re-underwritten as a new applicant subject to more restrictive coverage and increased premiums. Which of the following is TRUE?

- A. Joe cannot be denied reinstatement into his same individual health insurance policy that lapsed as a result of Joe becoming covered by a government-sponsored health plan.
- B. Joe is not required to undergo the initial underwriting process but he cannot be reinstated under his personal plan unless he is free of pre-existing conditions.
- C. Joe is subject to being re-underwritten in terms of his current health conditions because he cannot be penalized with more restrictive coverage.
- D. Joe cannot be denied reinstatement in his prior individual health insurance policy unless the federal government denies him coverage based on health conditions unrelated to his military service.

정답: A

설명:

Under the federal Uniformed Services Employment and Reemployment Rights Act (USERRA) (38 U.S.C.

§ 4317) and Oklahoma's insurance regulations (Title 36 O.S. § 4405), military members whose individual health insurance lapsed due to active duty and coverage under a government-sponsored plan (e.g., TRICARE) are entitled to reinstatement of their prior policy without re-underwriting or new pre-existing condition exclusions, provided they apply within a specified period (typically 120 days) after leaving service. Joe cannot be denied reinstatement due to his military service coverage.

* Option A: Incorrect. Joe is not subject to re-underwriting for reinstatement post-military service.

* Option B: Incorrect. Joe does not need to be free of pre-existing conditions for reinstatement.

* Option C: Correct. Joe cannot be denied reinstatement of his lapsed policy due to government plan coverage.

* Option D: Incorrect. Federal government denial is irrelevant; USERRA protects reinstatement rights.

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

Oklahoma Insurance Department, Title 36 O.S. § 4405 (health insurance provisions).
USERRA, 38 U.S.C. § 4317 (health plan reinstatement for military service).

질문 # 50

Spouses want to purchase a life insurance policy that will pay benefits at the death of the first spouse. This is an example of a

- A. variable life policy.
- **B. joint life policy.**
- C. universal life policy.
- D. survivorship life policy.

정답: B

설명:

A joint life policy(also called a first-to-die policy) covers two or more individuals (e.g., spouses) and pays the death benefit upon the death of the first insured. This contrasts with a survivorship life policy(second-to-die), which pays after both insureds die. Joint life policies are used for purposes like mortgage protection or family income needs (Title 36 O.S. § 4002).

* Option A: Correct. A joint life policy pays benefits at the first spouse's death.

* Option B: Incorrect. A variable life policy is a permanent policy with investment options, not tied to joint coverage.

* Option C: Incorrect. A universal life policy is flexible permanent insurance, not specifically joint.

* Option D: Incorrect. A survivorship life policy pays after both spouses die.

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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.

질문 # 51

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