

100% Pass 2026 Authoritative Ok-Life-Accident-and-Health-or-Sickness-Producer: Oklahoma Life, Accident, and Health or Sickness Producer Exam Study Test

Oklahoma Life & Health Insurance Exam 2023-2024 Questions and Answers 100% Correct

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

These Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer exam questions have a high chance of coming in the actual Oklahoma Life, Accident, and Health or Sickness Producer Exam Ok-Life-Accident-and-Health-or-Sickness-Producer test. You have to memorize these Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer questions and you will pass the Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer test with brilliant results. The price of Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer updated exam dumps is affordable. You can try the free demo version of any Oklahoma Life, Accident, and Health or Sickness Producer Exam Ok-Life-Accident-and-Health-or-Sickness-Producer exam dumps format before buying.

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Insurance Licensing Oklahoma Life, Accident, and Health or Sickness Producer Exam Sample Questions (Q136-Q141):

NEW QUESTION # 136

An accelerated death benefit provision allows a portion of the death benefits to be paid to the insured prior to death if the insured

- A. has reached retirement age.
- B. becomes disabled.
- C. has a terminal illness.
- D. has a dependent with a serious illness.

Answer: C

Explanation:

An accelerated death benefit (ADB) provision, regulated in Oklahoma (Title 36 O.S. § 4051), allows an insured with a terminal illness (typically with a life expectancy of 12-24 months) to receive a portion of the life insurance death benefit before death. This provides funds for medical or personal expenses during the insured's lifetime.

* Option A: Incorrect. Disability may trigger other riders (e.g., waiver of premium), not ADB.

* Option B: Correct. A terminal illness qualifies for accelerated death benefits.

* Option C: Incorrect. Reaching retirement age does not trigger ADB.

* Option D: Incorrect. A dependent's illness is not a qualifying condition for ADB.

This question falls under the Prometric content outline section on "Provisions, Options, Exclusions, Riders, Clauses, and Rights," which covers accelerated death benefits.

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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. § 4051 (accelerated benefits).

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

NEW QUESTION # 137

Insurers do business in Oklahoma only after a thorough financial review. Insurance policies written in Oklahoma, that are protected by the Guaranty Association, protect policyowners in the event an admitted company

- A. becomes financially insolvent.
- B. merges with a foreign insurer.
- C. cannot meet its capital surplus requirements.
- D. depletes its loss reserves.

Answer: A

Explanation:

The Oklahoma Life and Health Insurance Guaranty Association, established under Title 36 O.S. § 2025 et seq., protects policyowners of admitted insurers in Oklahoma if the insurer becomes financially insolvent.

The association provides coverage up to statutory limits (e.g., \$300,000 for life insurance death benefits, \$100,000 for cash value) to ensure policyholders receive benefits despite the insurer's insolvency.

* Option A: Incorrect. A merger with a foreign insurer does not trigger Guaranty Association protection unless it leads to insolvency.

* Option B: Correct. The Guaranty Association protects policyowners when an admitted insurer becomes financially insolvent.

* Option C: Incorrect. Failure to meet capital surplus requirements may lead to regulatory action but does not directly trigger Guaranty Association coverage.

* Option D: Incorrect. Depleting loss reserves is a financial issue but not the specific condition for Guaranty Association intervention, which requires insolvency.

This question falls under the Prometric content outline section on "State Insurance Statutes, Rules, and Regulations," which includes knowledge of the Guaranty Association.

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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. § 2025 et seq. (Life and Health Insurance Guaranty Association Act).

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

NEW QUESTION # 138

Which of the following BEST describes a waiver of premium clause in a typical disability policy?

- A. This clause generally begins immediately with the doctor stating that the insured person is completely disabled.
- B. This clause eliminates any premium being paid for the lifetime of the insured individual.
- C. The monthly benefit under the policy is reduced to offset the premium that is no longer being paid.
- **D. The waiver of premium benefit pays the policy premium during a disability claim.**

Answer: D

Explanation:

The waiver of premium clause in a disability income policy waives the policy's premiums during a disability claim, ensuring the policy remains in force without the insured having to pay premiums while disabled. This typically begins after the elimination period, as outlined in Oklahoma's health insurance provisions (Title 36

O.S. § 4405).

* Option A: Correct. The waiver of premium pays the policy premium during a disability claim.

* Option B: Incorrect. Premiums are waived only during disability, not for the insured's lifetime.

* Option C: Incorrect. Monthly benefits are not reduced to offset waived premiums.

* Option D: Incorrect. The waiver begins after the elimination period, not immediately upon a doctor's statement.

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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. § 4405 (health insurance provisions).

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

NEW QUESTION # 139

Within a specified number of days, a free-look provision gives the

- A. company the right to alter the policy.
- **B. policyowner the right to return the policy for a full refund.**
- C. policyowner the right to return the policy for a partial refund.
- D. company the right to rescind the policy.

Answer: B

Explanation:

The free-look provision, required in Oklahoma for life and health insurance policies (Title 36 O.S. § 4007 for life, § 4405 for health), allows the policyowner to return the policy within a specified period (typically 10 days for life, 30 days for Medigap) from receipt for a full refund of premiums paid, no questions asked. This protects consumers by allowing time to review the policy.

* Option A: Incorrect. The insurer cannot rescind during the free-look period; that right applies to contestability.

* Option B: Incorrect. The refund is full, not partial, during the free-look period.

* Option C: Correct. The policyowner can return the policy for a full refund within the specified period.

* Option D: Incorrect. The insurer cannot unilaterally alter the policy during the free-look period.

This question aligns with the Prometric content outline under "Provisions, Options, Exclusions, Riders, Clauses, and Rights," which covers free-look provisions.

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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. § 4007, § 4405 (free-look provisions).

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

NEW QUESTION # 140

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. After the deductible is paid, benefits will be paid in a lump sum directly to the insured.
- D. The insurer will pay a percentage of each expense.

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 # 141

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