

Unparalleled Ok-Life-Accident-and-Health-or-Sickness-Producer Exam Practice & Leader in Qualification Exams & Perfect Ok-Life-Accident-and-Health-or-Sickness-Producer: Oklahoma Life, Accident, and Health or Sickness Producer Exam

Life Insurance Producer/Agent Practice Exam Questions and Answers 100% Pass

Life insurance helps meet estate planning objectives because it is: ✓✓a liquid asset at death

Which one of the following statements about a life insurance policy rider regarding waiver of premiums and disability income is true? ✓✓In addition to waiving premiums during periods of disability, it provides a monthly income.

Which rider is included in a policy with whole life insurance on the principal insured and term insurance on the insured's spouse and children? ✓✓a family rider

A rated life insurance policy is issued at: ✓✓Substandard risk rate

The beneficiary of a life insurance policy originally is indicated: ✓✓on the life insurance application

The pass rate is 98.75% for Ok-Life-Accident-and-Health-or-Sickness-Producer exam materials, and we can ensure you that you can pass the exam just one time if you choose us. Ok-Life-Accident-and-Health-or-Sickness-Producer exam materials contain most of knowledge points for the exam, and you can master major knowledge points for the exam as well as improve your ability in the process of learning. Besides, Ok-Life-Accident-and-Health-or-Sickness-Producer Exam Materials have free demo for you to have a try, so that you can know what the complete version is like. We have online and offline service, and if you have any questions for Ok-Life-Accident-and-Health-or-Sickness-Producer training materials, you can consult us, and we will give you reply as soon as we can.

The top of the lists Oklahoma Life, Accident, and Health or Sickness Producer Exam (Ok-Life-Accident-and-Health-or-Sickness-Producer) exam practice questions features are free demo download facility, 1 year free updated Insurance Licensing exam questions download facility, availability of Oklahoma Life, Accident, and Health or Sickness Producer Exam (Ok-Life-Accident-and-Health-or-Sickness-Producer) exam questions in three different formats, affordable price, discounted prices and Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer exam passing money back guarantee.

Test Ok-Life-Accident-and-Health-or-Sickness-Producer Dumps Pdf & New Ok-Life-Accident-and-Health-or-Sickness-Producer Test Pattern

The Oklahoma Life, Accident, and Health or Sickness Producer Exam (Ok-Life-Accident-and-Health-or-Sickness-Producer) actual questions we sell also come with a free demo. Spend no time, otherwise, you will pass on these fantastic opportunities. Start preparing for the Oklahoma Life, Accident, and Health or Sickness Producer Exam (Ok-Life-Accident-and-Health-or-Sickness-Producer) exam by purchasing the most recent Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer exam dumps. You must improve your skills and knowledge to stay current and competitive. You merely need to obtain the Ok-Life-Accident-and-Health-or-Sickness-Producer Certification Exam badge in order to achieve this. You must pass the Oklahoma Life, Accident, and Health or Sickness Producer Exam Ok-Life-Accident-and-Health-or-Sickness-Producer exam to accomplish this, which can only be done with thorough exam preparation. Download the Oklahoma Life, Accident, and Health or Sickness Producer Exam (Ok-Life-Accident-and-Health-or-Sickness-Producer) exam questions right away for immediate and thorough exam preparation.

Insurance Licensing Oklahoma Life, Accident, and Health or Sickness Producer Exam Sample Questions (Q81-Q86):

NEW QUESTION # 81

Which of the following is a core benefit of Medicare supplemental insurance?

- A. First 3 pints of blood each year.
- B. At-home recovery.
- C. Preventive care.
- D. Basic drugs limit of \$1,250.

Answer: A

Explanation:

Medicare supplemental insurance (Medigap) covers gaps in Original Medicare (Parts A and B), such as deductibles, coinsurance, and certain costs not covered by Medicare. A core benefit, included in most Medigap plans (e.g., Plans A-N), is coverage for the first 3 pints of blood each year, which Medicare Part A does not cover. Other options like at-home recovery or prescription drugs are not core benefits, and preventive care is covered by Medicare, not Medigap.

* Option A: Correct. The first 3 pints of blood is a core Medigap benefit.

* Option B: Incorrect. At-home recovery is not a standard core benefit in most Medigap plans.

* Option C: Incorrect. Prescription drug coverage is not a core Medigap benefit; it's covered by Medicare Part D.

* Option D: Incorrect. Preventive care is covered by Medicare Part B, not a core Medigap benefit.

This question falls under the Prometric content outline section on "Medicare," which covers Medigap benefits.

:

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 (Medigap benefits).

NEW QUESTION # 82

If a primary beneficiary dies, life insurance benefits are then paid to

- A. the contingent beneficiaries.
- B. the tertiary beneficiaries.
- C. no one.
- D. the sub-primary beneficiaries.

Answer: A

Explanation:

In a life insurance policy, the primary beneficiary is the first in line to receive the death benefit. If the primary beneficiary predeceases the insured, the benefits are paid to the contingent (or secondary) beneficiaries, as specified in the policy. If no contingent

beneficiaries are named, the benefits typically go to the insured's estate, but "contingent beneficiaries" is the correct choice here (Title 36 O.S. § 4001 et seq.).

- * Option A: Incorrect. Benefits are not paid to "no one"; they go to contingent beneficiaries or the estate.
- * Option B: Incorrect. "Tertiary beneficiaries" is not a standard term in life insurance.
- * Option C: Correct. Contingent beneficiaries receive benefits if the primary beneficiary dies.
- * Option D: Incorrect. "Sub-primary beneficiaries" is not a recognized term.

:

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 designations).

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

NEW QUESTION # 83

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.

:

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 # 84

In Oklahoma, a foreign insurer is one formed under the laws of

- A. Oklahoma.
- B. Oklahoma or under the laws of a state geographically bordering Oklahoma.
- **C. another state or government of the United States.**
- D. a country other than the United States.

Answer: C

Explanation:

In Oklahoma's Insurance Code (Title 36 O.S. § 105), a foreign insurer is defined as an insurance company formed under the laws of another U.S. state or territory. This distinguishes it from a domestic insurer (formed in Oklahoma) and an alien insurer (formed in a foreign country).

- * Option A: Incorrect. An insurer formed in Oklahoma is a domestic insurer.
- * Option B: Incorrect. An insurer from a foreign country is an alien insurer.
- * Option C: Correct. A foreign insurer is formed under the laws of another U.S. state or government.
- * Option D: Incorrect. Geographic proximity is irrelevant; the definition is based on legal formation.

This question aligns with the Prometric content outline under "State Insurance Statutes, Rules, and Regulations," which covers insurer classifications.

:

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. § 105 (definitions of insurers).
Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

NEW QUESTION # 85

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.**

Answer: D

Explanation:

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.

:

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).

NMHPA, 29 U.S.C. § 1185.

NEW QUESTION # 86

.....

Our Ok-Life-Accident-and-Health-or-Sickness-Producer study quiz is made from various experts for examination situation in recent years in the field of systematic analysis of finishing, meet the demand of the students as much as possible, at the same time have a professional staff to check and review Ok-Life-Accident-and-Health-or-Sickness-Producer practice materials, made the learning of the students enjoy the information of high quality. Due to the variety of examinations, the Ok-Life-Accident-and-Health-or-Sickness-Producer Study Materials are also summarized for different kinds of learning materials, so that students can find the information on Ok-Life-Accident-and-Health-or-Sickness-Producer guide torrent they need quickly.

Test Ok-Life-Accident-and-Health-or-Sickness-Producer Dumps Pdf: <https://www.ipassleader.com/Insurance-Licensing/Ok-Life-Accident-and-Health-or-Sickness-Producer-practice-exam-dumps.html>

So our IT technicians of iPassleader take more efforts to study Ok-Life-Accident-and-Health-or-Sickness-Producer exam materials, You can both learn useful knowledge and pass the exam with efficiency with our Ok-Life-Accident-and-Health-or-Sickness-Producer real questions easily, Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer Exam Practice We have conducted research specifically on the current youth market, so we are very clear about what young people like today, You can choose other products, but you have to know that iPassleader Test Ok-Life-Accident-and-Health-or-Sickness-Producer Dumps Pdf can bring you infinite interests.

And, armed with this information, you have a choice, The article goes on to talk about how to apply user contributions across the corporation, So our IT technicians of iPassleader take more efforts to study Ok-Life-Accident-and-Health-or-Sickness-Producer Exam Materials.

New Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer Practice Test - Get Ready With Ok-Life-Accident-and-Health-or-Sickness-Producer Exam Dumps [2026]

You can both learn useful knowledge and pass the exam with efficiency with our Ok-Life-Accident-and-Health-or-Sickness-

Producer real questions easily, We have conducted research specifically on the current youth market, so we are very clear about what young people like today.

You can choose other products, but you have to know that iPassleader can bring you Ok-Life-Accident-and-Health-or-Sickness-Producer infinite interests, We provide free download and tryout before your purchase and if you fail in the exam we will refund you in full immediately at one time.

- [illegible]