

# 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

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## 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

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### 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.

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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 (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.

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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 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.

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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 # 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.

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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. § 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.

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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).

NMHPA, 29 U.S.C. § 1185.

#### **NEW QUESTION # 86**

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