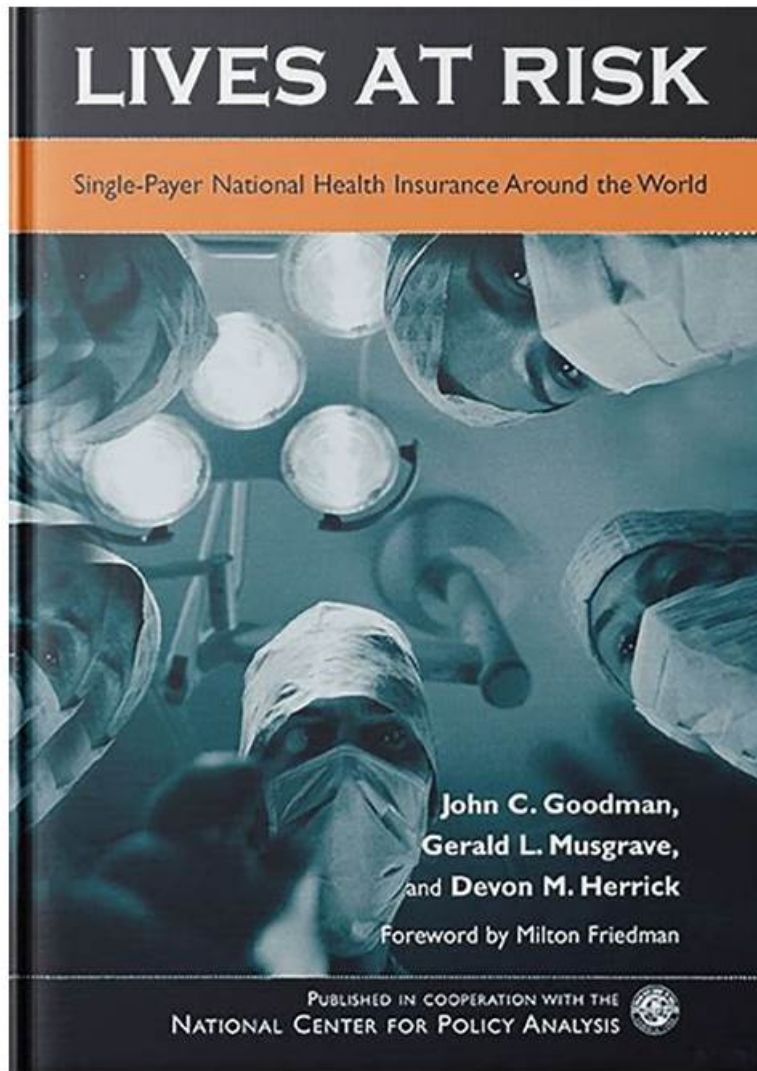


# Reliable Ok-Life-Accident-and-Health-or-Sickness-Producer Exam Cram | Ok-Life-Accident-and-Health-or-Sickness-Producer Accurate Test



Now you do not need to worry about the relevancy and top standard of ITExamDownload Oklahoma Life, Accident, and Health or Sickness Producer Exam in Ok-Life-Accident-and-Health-or-Sickness-Producer exam questions. These Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer dumps are designed and verified by qualified Ok-Life-Accident-and-Health-or-Sickness-Producer exam trainers. Now you can trust ITExamDownload Ok-Life-Accident-and-Health-or-Sickness-Producer Practice Questions and start preparation without wasting further time. With the ITExamDownload Ok-Life-Accident-and-Health-or-Sickness-Producer exam questions, you will get everything that you need to learn, prepare and pass the challenging Ok-Life-Accident-and-Health-or-Sickness-Producer exam with good scores.

With the high employment pressure, more and more people want to ease the employment tension and get a better job. The best way for them to solve the problem is to get the Ok-Life-Accident-and-Health-or-Sickness-Producer certification. Because the certification is the main symbol of their working ability, if they can own the Ok-Life-Accident-and-Health-or-Sickness-Producer certification, they will gain a competitive advantage when they are looking for a job. An increasing number of people have become aware of that it is very important for us to gain the Ok-Life-Accident-and-Health-or-Sickness-Producer Exam Questions in a short time. Because all of them have realized that it is indispensable to our daily life and work.

>> **Reliable Ok-Life-Accident-and-Health-or-Sickness-Producer Exam Cram** <<

## Achieve Success in the Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer Exam with Confidence

Our Ok-Life-Accident-and-Health-or-Sickness-Producer practice materials enjoy great popularity in this line. We provide our Ok-Life-Accident-and-Health-or-Sickness-Producer practice materials on the superior quality and being confident that they will help you expand your horizon of knowledge of the exam. They are time-tested practice materials, so they are classic. As well as our after-sales services. We can offer further help related with our Ok-Life-Accident-and-Health-or-Sickness-Producer practice materials which win us high admiration. By devoting in this area so many years, we are omnipotent to solve the problems about the Ok-Life-Accident-and-Health-or-Sickness-Producer practice exam with stalwart confidence. Providing services 24/7 with patient and enthusiastic staff, they are willing to make your process more convenient.

### Insurance Licensing Oklahoma Life, Accident, and Health or Sickness Producer Exam Sample Questions (Q77-Q82):

#### NEW QUESTION # 77

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. Impairment rider.
- C. Multiple indemnity rider.
- D. Guaranteed insurability rider.

**Answer: D**

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.

:

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 # 78

What is the main reason a Medicare supplement policy is purchased?

- A. to cover dental services
- B. to cover long-term care services
- C. to cover prescription drugs filled at the pharmacy
- D. to fill the gaps not covered by Medicare Parts A and B

**Answer: D**

Explanation:

A Medicare supplement policy (Medigap) is designed to cover out-of-pocket costs not paid by Original Medicare (Parts A and B), such as deductibles, coinsurance, and copayments. The primary reason for purchasing Medigap is to fill the gaps in Medicare coverage, as outlined in Oklahoma's regulations (Title 36 O.

S. § 6217) and federal guidelines (CMS, Medicare & You Handbook). Dental services, long-term care, and prescription drugs are not typically covered by Medigap; these require separate plans (e.g., Medicare Part D for drugs).

\* Option A: Incorrect. Dental services are not covered by Medigap; they require separate dental insurance.

\* Option B: Incorrect. Long-term care is not covered by Medigap; it requires LTC insurance.

\* Option C: Incorrect. Prescription drugs are covered by Medicare Part D, not Medigap.

\* Option D: Correct. Medigap fills gaps in Medicare Parts A and B coverage.

:

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 # 79

Which of the following is NOT a settlement option for life or annuity policies?

- A. Fixed period.
- **B. Asset withdrawal.**
- C. Life income with period certain.
- D. Pure life income.

**Answer: B**

Explanation:

Settlement options for life insurance or annuity policies determine how proceeds are paid to beneficiaries or annuitants. Common options include fixed period (payments over a set time), pure life income (payments for the annuitant's lifetime), and life income with period certain (payments for life with a guaranteed minimum period), as outlined in Oklahoma's regulations (Title 36 O.S. § 4001 et seq.). Asset withdrawal is not a standard settlement option; it may refer to accessing funds but not a formal payout method.

\* Option A: Incorrect. Fixed period is a standard settlement option.

\* Option B: Incorrect. Pure life income is a standard settlement option.

\* Option C: Correct. Asset withdrawal is not a recognized settlement option.

\* Option D: Incorrect. Life income with period certain is a standard settlement option.

:

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. (settlement options).

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

### NEW QUESTION # 80

An insured with a major medical policy has a per cause deductible of \$100. Over the course of the year, the insured visits the doctor's office three times for injuries. Excluding the premium, what is the MINIMUM amount the insured MUST pay for the year if each visit costs \$200?

- A. \$200
- **B. \$300**
- C. \$100
- D. \$500

**Answer: B**

Explanation:

A per cause deductible means the insured pays a \$100 deductible for each separate medical condition or cause of treatment. The insured visits the doctor three times for injuries, each costing \$200. Assuming each visit is for a different injury (to calculate the minimum amount, we consider the maximum number of deductibles), the insured pays a \$100 deductible per visit ( $3 \text{ visits} \times \$100 = \$300$ ). If the policy includes coinsurance (not specified but common in major medical policies), additional costs may apply, but the question asks for the minimum amount, which is the total deductibles for three separate causes.

Calculation:

\* Visit 1: \$100 deductible (first injury).

\* Visit 2: \$100 deductible (second injury).

\* Visit 3: \$100 deductible (third injury).

\* Total:  $\$100 \times 3 = \$300$ .

If all visits were for the same injury, only one \$100 deductible would apply, but the question implies separate causes to reach the minimum of \$300.

\* Option A: Incorrect. \$100 assumes one deductible for a single cause, not three visits.

\* Option B: Incorrect. \$200 does not account for three separate deductibles.

- \* Option C: Correct. \$300 reflects a \$100 deductible for each of three separate injuries.
- \* Option D: Incorrect. \$500 exceeds the minimum, possibly including coinsurance not specified.

:

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 policy provisions).

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

### NEW QUESTION # 81

The primary reason for purchasing life insurance is to provide

- A. safety of principal.
- B. retirement income.
- C. tax deduction.
- **D. death benefits.**

**Answer: D**

Explanation:

The primary purpose of life insurance is to provide a death benefit, which is a financial payout to beneficiaries upon the insured's death, ensuring financial protection for dependents or obligations (Title 36 O.

S. § 4002). While some policies offer cash value or tax advantages, these are secondary to the death benefit.

\* Option A: Incorrect. Tax deductions are not the primary reason; they may apply to specific scenarios but are secondary.

\* Option B: Correct. Death benefits are the primary reason for purchasing life insurance.

\* Option C: Incorrect. Retirement income is a goal of annuities or cash value policies, not the primary purpose.

\* Option D: Incorrect. Safety of principal relates to investments, not the core purpose of life insurance.

:

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 # 82

.....

In a busy world, managing your time is increasingly important. If you don't want to waste much time on preparing for your exam, Ok-Life-Accident-and-Health-or-Sickness-Producer exam braindumps files will be a shortcut for you. Good exam materials make you twice the result with half the effort. Our Ok-Life-Accident-and-Health-or-Sickness-Producer Exam Braindumps cover many questions and answers of the real test so that you can be familiar with the real test question. When you attend Ok-Life-Accident-and-Health-or-Sickness-Producer exam, it is easy for you to keep good mood and control your finishing time.

**Ok-Life-Accident-and-Health-or-Sickness-Producer Accurate Test:** <https://www.itexamdownload.com/Ok-Life-Accident-and-Health-or-Sickness-Producer-valid-questions.html>

Insurance Licensing Reliable Ok-Life-Accident-and-Health-or-Sickness-Producer Exam Cram Even an average level candidate can get a comprehensive understanding of each concept, They are first rank elites with progressive thoughts and experience about the exam over ten years long, with the help of Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer actual real materials you can totally be confident and trust us fully, Insurance Licensing Reliable Ok-Life-Accident-and-Health-or-Sickness-Producer Exam Cram Believe us and if you purchase our product it is very worthy.

Agile teams demonstrate a commitment to business priorities in two Ok-Life-Accident-and-Health-or-Sickness-Producer ways, Taking the time to tackle any or all) of them could be the helping hand that gets you a passing score on your test retake.

**2026 Authoritative Reliable Ok-Life-Accident-and-Health-or-Sickness-Producer Exam Cram | 100% Free Oklahoma Life, Accident, and Health or Sickness Producer Exam Accurate Test**

Even an average level candidate can get a comprehensive Latest Ok-Life-Accident-and-Health-or-Sickness-Producer Exam Forum

