

Pass Guaranteed Quiz Ok-Life-Accident-and-Health-or-Sickness-Producer - Fantastic Oklahoma Life, Accident, and Health or Sickness Producer Exam Exam Topic

ACCIDENT AND HEALTH INSURANCE EXAM QUESTIONS TESTBANK COMPLETE UPDATED 2023-2024 QUESTIONS AND CORRECT ANSWERS 100% PASS GUARANTEED

H has suffered a covered disability away from her job and will shortly begin collecting benefits. The insurer sends a letter to H stating that she will not receive any benefit amounts greater than her income. This clause is known as:

- A: Over-insurance clause
- B: free look
- C: relation of earning to insurance
- D: relation of economic value - -C: relation of earning to insurance

-The insured should be aware of the issue date upon delivery a policy and the date should be listed on:

- A: the policy summary
- B: the first page of the contract
- C: the delivery receipt
- D: upon conditional receipt - -B: the first page of the contract

-The policy has all of the following rights EXCEPT:

- A: Right to solely renew a guaranteed renewable policy
- B: Right to terminate a policy
- C: Unilateral right to renew an Optionally renewable policy
- D: Right to assign a contract - -C: Unilateral right to renew an Optionally renewable policy

-The part of a contract that specifies which expenses may or may not be covered is known as the:

- A: Exclusion
- B: Eligible Expense provision
- C: Insuring Agreement
- D: Consideration Clause - -B: Eligible Expense provision

-Which of the following is considered to be a mandatory provision in a health policy?

- A: Time Limit on Certain Defenses
- B: Change of Occupation
- C: Illegal Occupation
- D: Intoxicant/Narcotic Usage - -A: Time Limit on Certain Defenses

-Which of the following may be considered an eligible expense found in a health policy?

- A: Cosmetic Surgery
- B: Premium payment
- C: cold cream

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Life-Accident-and-Health-or-Sickness-Producer Materials

TestPDF Oklahoma Life, Accident, and Health or Sickness Producer Exam (Ok-Life-Accident-and-Health-or-Sickness-Producer) practice test material covers all the key topics and areas of knowledge necessary to master the Insurance Licensing Certification Exam. Experienced industry professionals design the Ok-Life-Accident-and-Health-or-Sickness-Producer exam questions and are regularly updated to reflect the latest changes in the Oklahoma Life, Accident, and Health or Sickness Producer Exam (Ok-Life-Accident-and-Health-or-Sickness-Producer) exam. In addition, TestPDF offers three different formats of practice material which are discussed below.

Insurance Licensing Oklahoma Life, Accident, and Health or Sickness Producer Exam Sample Questions (Q91-Q96):

NEW QUESTION # 91

An example of a false financial statement is which one of the following?

- A. An insurance producer published an untrue newspaper advertisement about another producer.
- B. An insurance producer mails out hateful postcards about a local insurer.
- C. An insurance producer hands out flyers about another producer's criminal past.
- D. An insurance producer posts information about a profitable insurer going bankrupt.

Answer: D

Explanation:

A false financial statement in the context of insurance refers to a misrepresentation of an insurer's financial condition, such as falsely claiming insolvency or bankruptcy, which is prohibited under Oklahoma's Unfair Trade Practices Act (Title 36 O.S. § 1204). This can mislead consumers and harm the insurer's reputation.

Option B directly involves a false claim about an insurer's financial status.

- * Option A: Incorrect. An untrue advertisement about another producer is defamation or misrepresentation, not a financial statement.
- * Option B: Correct. Posting false information about an insurer's bankruptcy is a false financial statement, violating Oklahoma law.
- * Option C: Incorrect. Flyers about a criminal past are defamatory but not related to financial statements.
- * Option D: Incorrect. Hateful postcards are unprofessional but do not constitute a false financial statement.

This question is part of the Prometric content outline under "State Insurance Statutes, Rules, and Regulations," which covers unfair trade practices.

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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. § 1204 (unfair trade practices).

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

NEW QUESTION # 92

Disability policies MOST often pay benefits in the form of

- A. a lump sum reimbursement for wages lost.
- B. periodic income.
- C. a lump sum payment based on projected income.
- D. an annuity.

Answer: B

Explanation:

Disability income insurance policies are designed to replace a portion of the insured's income if they become disabled and unable to work. These policies most often pay benefits in the form of periodic income, typically monthly, to provide ongoing financial support during the disability period, as outlined in Oklahoma's health insurance regulations (Title 36 O.S. § 4405). Lump sum payments or annuities are less common and usually associated with other types of coverage.

- * Option A: Incorrect. Annuities provide retirement income, not disability benefits.
- * Option B: Correct. Disability policies typically pay periodic (e.g., monthly) income.
- * Option C: Incorrect. Lump sum reimbursements are rare in disability policies; periodic payments are standard.
- * Option D: Incorrect. Lump sum payments based on projected income are not typical for disability insurance.

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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 # 93

How many employees are REQUIRED before an employer is subject to COBRA?

- A. 20 employees
- B. 50 employees
- C. 31 employees
- D. 30 employees

Answer: A

Explanation:

The Consolidated Omnibus Budget Reconciliation Act (COBRA), as regulated under federal law (29 U.S.

C: § 1161 et seq.), requires employers with 20 or more employees to offer continuation of group health insurance coverage to employees and their dependents after certain qualifying events (e.g., termination of employment). This applies to private-sector employers and is enforced in Oklahoma.

* Option A: Correct. COBRA applies to employers with 20 or more employees.

* Option B: Incorrect. 30 employees is not the threshold.

* Option C: Incorrect. 31 employees is not the specific requirement.

* Option D: Incorrect. 50 employees is unrelated to COBRA's threshold.

This question aligns with the Prometric content outline under "State Insurance Statutes, Rules, and Regulations," which covers federal laws like COBRA.

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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. § 6060.3 (health insurance regulations).

COBRA, 29 U.S.C. § 1161 et seq.

NEW QUESTION # 94

What type of policy pays an amount per day for hospitalization directly to the insured regardless of the insured's other health insurance?

- A. Medigap
- B. Limited-amount per diem
- C. Blanket
- D. Hospital indemnity

Answer: D

Explanation:

A hospital indemnity policy pays a fixed daily, weekly, or monthly benefit directly to the insured for hospitalization, regardless of other insurance coverage or actual expenses incurred. This is a supplemental policy common in Oklahoma (Title 36 O.S. § 4405).

* Option A: Incorrect. "Limited-amount per diem" is not a standard insurance term.

* Option B: Incorrect. Blanket policies cover groups for specific risks, not individual hospitalization benefits.

* Option C: Incorrect. Medigap covers Medicare gaps, not fixed hospitalization payments.

* Option D: Correct. Hospital indemnity policies pay a fixed amount per day for hospitalization.

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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 # 95

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

Answer: A

Explanation:

An 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 # 96

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