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Life & Health Insurance Exam Prep Study Guide 2024

Basic Medical Expense policies

Correct Answer is Provide coverage for Hospital, Surgical and Physicians Medical Expense.

- Purchased as a individual or group policy.
- provide first dollar coverage (no deductibles).
- limited benefit periods and low coverage limits.

Major Medical Expense Policy

Correct Answer is -A supplement (in addition) to Basic Medical or as a stand-alone policy.

- individual or group policy.
- Take over when the Basic Policy runs out

Hospital Expenses

Correct Answer is -Pay for covered expenses incurred during a hospital stay.

1. Daily hospital benefit - Room and Board
2. Miscellaneous expenses - Other Medical Expenses (X-Rays, MRI, Prescriptions, Doctor Visits)

Daily Hospital Benefit

Correct Answer is -Cost of a hospital room, up to a daily \$ limit. The limit may be expressed either as a dollar amount, e.g. \$500 per day, or it may be expressed as the Usual, Customary and Reasonable (UCR) and Charge

Usual, Customary and Reasonable (UCR)

Correct Answer is Insurance company will pay an amount for a given procedure based upon the average charge for that procedure in that specific geographic area. The coverage is subject to a maximum amount or number of days.

Benefit Schedule

Correct Answer is -Specifically states what is covered in the plan and for how much. The coverage is subject to a maximum amount or number of days.

Indemnity

Correct Answer is Insured pays the bill and is reimbursed by the insurance company up to a specified limit amount. Medical expense policies that pay a fixed rate provide the insured with a stated benefit amount for each day of hospital confinement.

Reimbursement

Correct Answer is Policyowners obtain medical treatment from whatever source they want and submit their charges to their insurer for reimbursement (actual amount).

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Cisco Conducting Forensic Analysis & Incident Response Using Cisco Technologies for CyberOps Sample Questions (Q67-Q72):

NEW QUESTION # 67

Which technique is used to evade detection from security products by executing arbitrary code in the address space of a separate live operation?

- **A. process injection**
- B. GPO modification
- C. privilege escalation
- D. token manipulation

Answer: A

Explanation:

Explanation/Reference: <https://attack.mitre.org/techniques/T1055/>

NEW QUESTION # 68

Snort detects traffic that is targeting vulnerabilities in files that belong to software in the Microsoft Office suite. On a SIEM tool, the SOC analyst sees an alert from Cisco FMC. Cisco FMC is implemented with Snort IDs. Which alert message is shown?

- A. FILE-OFFICE Microsoft Graphics buffer overflow
- **B. FILE-OFFICE Microsoft Graphics remote code execution attempt**
- C. FILE-OFFICE Microsoft Graphics SQL INJECTION
- D. FILE-OFFICE Microsoft Graphics cross site scripting (XSS)

Answer: B

Explanation:

Cisco Firepower Management Center (FMC), when configured with Snort rules, classifies attacks with signature categories such as FILE-OFFICE for Microsoft Office-based exploits. One of the critical threats involving Microsoft Office is a known vector involving Microsoft Graphics, which attackers exploit for remote code execution (RCE). RCE vulnerabilities enable attackers to execute arbitrary commands or code on the target machine-making this classification high-severity.

The alert "FILE-OFFICE Microsoft Graphics remote code execution attempt" is consistent with what Cisco and Snort define for such threats and appears in rulesets addressing vulnerabilities like CVE-2017-0001.

Reference: Cisco Secure Firewall Threat Defense and Snort rule categories in the Cisco CyberOps v1.2 Guide.

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NEW QUESTION # 69

What are YARA rules based upon?

- **A. binary patterns**
- B. HTML code
- C. network artifacts
- D. IP addresses

Answer: A

Explanation:

Explanation/Reference: <https://en.wikipedia.org/wiki/YARA#:~:text=YARA%20is%20the%20name%20of,strings%20and%20a%20boolean%20expression>.

NEW QUESTION # 70

What is the transmogify anti-forensics technique?

- A. concealing malicious files in ordinary or unsuspecting places
- B. hiding a section of a malicious file in unused areas of a file
- C. sending malicious files over a public network by encapsulation
- D. changing the file header of a malicious file to another file type

Answer: D

Explanation:

Reference:

<https://www.csoonline.com/article/2122329/the-rise-of-anti-forensics.html#:~:text=Transmogify%20is%20similarly%20wise%20to,a%20file%20from%2C%20say%2C%20>

NEW QUESTION # 71

An organization recovered from a recent ransomware outbreak that resulted in significant business damage. Leadership requested a report that identifies the problems that triggered the incident and the security team's approach to address these problems to prevent a recurrence. Which components of the incident should an engineer analyze first for this report?

- A. risk and RPN
- B. impact and flow
- C. cause and effect
- D. motive and factors

Answer: D

NEW QUESTION # 72

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