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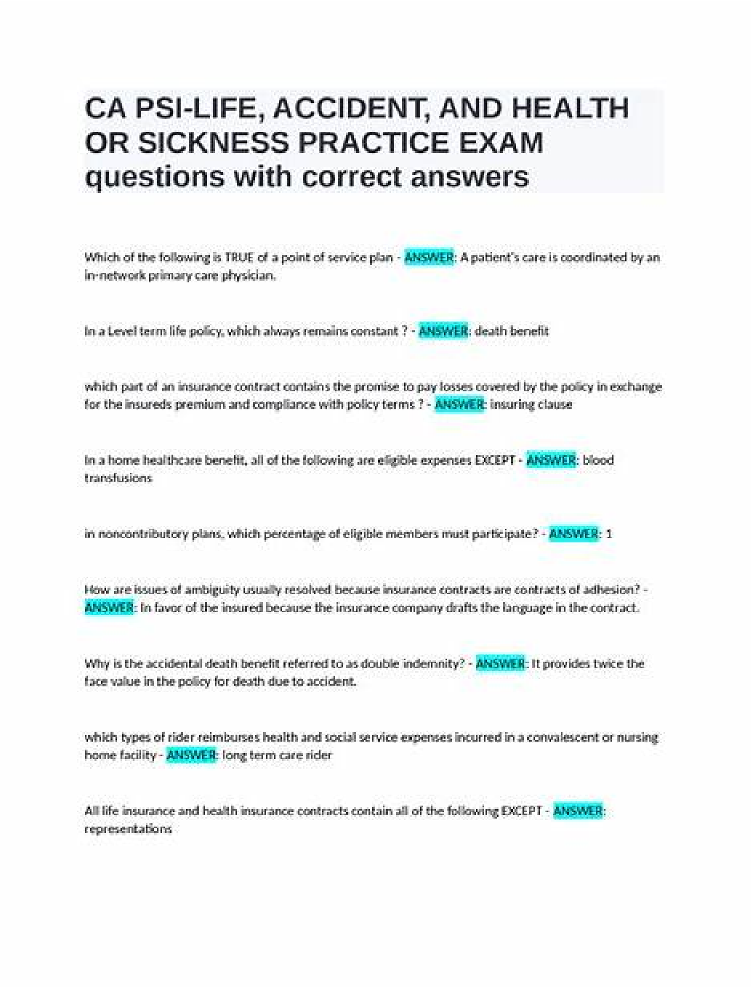

CA PSI-LIFE, ACCIDENT, AND HEALTH OR SICKNESS PRACTICE EXAM questions with correct answers

Which of the following is TRUE of a point of service plan - ANSWER: A patient's care is coordinated by an in-network primary care physician.

In a Level term life policy, which always remains constant ? - ANSWER: death benefit

which part of an insurance contract contains the promise to pay losses covered by the policy in exchange for the insureds premium and compliance with policy terms ? - ANSWER: insuring clause

In a home healthcare benefit, all of the following are eligible expenses EXCEPT - ANSWER: blood transfusions

in noncontributory plans, which percentage of eligible members must participate? - ANSWER: 1

How are issues of ambiguity usually resolved because insurance contracts are contracts of adhesion? - ANSWER: In favor of the insured because the insurance company drafts the language in the contract.

Why is the accidental death benefit referred to as double indemnity? - ANSWER: It provides twice the face value in the policy for death due to accident.

which types of rider reimburses health and social service expenses incurred in a convalescent or nursing home facility - ANSWER: long term care rider

All life insurance and health insurance contracts contain all of the following EXCEPT - ANSWER: representations

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Insurance Licensing Oklahoma Life, Accident, and Health or Sickness Producer Exam Sample Questions (Q133-Q138):

NEW QUESTION # 133
When would a supplemental attending physician's statement be appropriate for life or health insurance purposes?

- A. As a matter of routine when the applicant signs the life insurance application.
- B. At the request of the insurance applicant to be submitted with the life insurance application.
- C. At the request of the insurance company without knowledge or approval of the applicant.
- D. At the request of the insurance company when it could affect the underwriting decision but with the consent of the applicant.

Answer: D

Explanation:
Asupplemental attending physician's statement (APS)is requested by the insurer during underwriting when additional medical information is needed to assess the applicant's risk, particularly if it could affect the underwriting decision. Oklahoma regulations (Title 36 O.S. § 1204) and HIPAA require the applicant's consent for obtaining medical records, ensuring privacy and transparency.
* Option A: Incorrect. An APS is not routine; it's requested based on specific needs.
* Option B: Incorrect. The applicant's consent is required for medical information requests.
* Option C: Incorrect. Applicants typically do not request an APS; insurers do.
* Option D: Correct. An APS is appropriate when requested by the insurer with the applicant's consent for underwriting purposes.
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Prometric Oklahoma Life, Accident, and Health or Sickness Producer Exam Content Outline (Section:
General Knowledge - Underwriting).
Oklahoma Insurance Department, Title 36 O.S. § 1204 (insurance business conduct).
Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

NEW QUESTION # 134
How will covered expenses be paid if an insured has a scheduled dental policy?

- A. All expenses will be paid after the insured's deductible is paid.
- B. After the deductible is paid, benefits will be paid in a lump sum directly to the insured.
- C. The insurer will pay a percentage of each expense.
- D. Benefits will be limited to a specific maximum dollar amount per procedure.

Answer: D

Explanation:
Ascheduled dental policyprovides 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.
:
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 # 135
Determining the appropriate coverage for an individual seeking long-term care insurance is

- A. contestability.
- B. coinsurance.
- C. suitability.
- D. accountability.

Answer: C

Explanation:
Suitabilityin long-term care (LTC) insurance involves assessing an individual's financial situation, health needs, and goals to determine the appropriate coverage, ensuring the policy meets their needs without being unaffordable or excessive. Oklahoma regulations (O.A.C. 365:10-5-40) emphasize suitability to protect consumers from inappropriate LTC products.
* Option A: Incorrect. Coinsurance is a cost-sharing mechanism, not about determining coverage.
* Option B: Correct. Suitability ensures the LTC policy is appropriate for the individual's needs.
* Option C: Incorrect. Contestability relates to the insurer's ability to contest claims, not coverage selection.
* Option D: Incorrect. Accountability is not a term for determining coverage appropriateness.
:
Prometric Oklahoma Life, Accident, and Health or Sickness Producer Exam Content Outline (Section:
General Knowledge - Long-Term Care Policies).
Oklahoma Insurance Department, O.A.C. 365:10-5-40 (LTC suitability standards).
Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

NEW QUESTION # 136
Many Universal Life Policies will permit a partial surrender of cash value. The surrender amount would

- A. increase the cash value.
- B. increase the face amount.
- C. have to be repaid.
- D. not need to be repaid.

Answer: D

Explanation:
Universal life insurance is a flexible permanent life insurance product with a cash value component. Apartial surrenderallows the policyowner to withdraw a portion of the cash value, reducing both the cash value and, typically, the death benefit. Unlike a policy loan, a partial surrender does not need to be repaid, as it is a withdrawal of the policyowner's own funds.
* Option A: Incorrect. Partial surrenders are not loans and do not require repayment.
* Option B: Incorrect. A partial surrender reduces the death benefit, not increases the face amount.
* Option C: Incorrect. A partial surrender decreases the cash value, not increases it.
* Option D: Correct. The surrender amount does not need to be repaid, as it is a withdrawal.
This question aligns with the Prometric content outline under "Life Products," which covers universal life insurance features, including cash value options.
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Prometric Oklahoma Life, Accident, and Health or Sickness Producer Exam Content Outline (Section:
General Knowledge - Life Insurance).
Oklahoma Insurance Department, Title 36 O.S. § 4029 (nonforfeiture benefits and cash value).
Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

NEW QUESTION # 137
Which of the following is NOT an example of inducement?

- A. A promise of employment.

- B. A special favor in the payment of premiums.
- C. A gift having a value less than $100.
- D. Giving merchandise to a client with a value of $250.

Answer: C

Explanation:
Aninducementin insurance involves offering something of value to persuade someone to purchase a policy, which is consideredrebatingand prohibited in Oklahoma unless allowed under specific exceptions (Title 36 O. S. § 1204). Oklahoma allows gifts valued at $100 or less as non-rebating promotional items, so a gift under $100 is not an inducement. Other actions, like promising employment, offering premium payment favors, or giving high-value merchandise, are considered inducements.
* Option A: Incorrect (is an inducement). Promising employment to secure a policy sale is rebating.
* Option B: Correct (is not an inducement). A gift valued less than $100 is permitted and not considered rebating.
* Option C: Incorrect (is an inducement). Special favors in premium payments are rebating.
* Option D: Incorrect (is an inducement). Giving merchandise worth $250 exceeds the $100 limit and is rebating.
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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, rebating).
Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

NEW QUESTION # 138
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