

# Test Ok-Life-Accident-and-Health-or-Sickness-Producer Dumps Pdf - Ok-Life-Accident-and-Health-or-Sickness-Producer Valid Test Registration

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## 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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### Insurance Licensing Oklahoma Life, Accident, and Health or Sickness Producer Exam Sample Questions (Q80-Q85):

#### NEW QUESTION # 80

An insured individual who just turned 67 years old is still working and is a member of the group health insurance plan provided by his employer, which has 18 insured employees. In this case, Medicare will MOST likely

- A. act as a secondary insurer and pay claims not completely covered by the group health insurance.
- B. require the individual to cancel his group insurance.
- C. not cover any claims to protect against overinsurance.
- D. act as the primary insurer and pay claims up to the limit of the policy.

**Answer: A**

Explanation:

For individuals aged 65 or older who are still working and covered by an employer's group health plan, Medicare's role depends on the employer's size. For employers with fewer than 20 employees (as in this case with 18 employees), Medicare is typically the primary payer, and the group health plan is secondary.

However, if the individual is actively working and enrolled in the group plan, the group plan is primary, and Medicare acts as the secondary payer, covering claims not fully paid by the group plan, as per Medicare Secondary Payer (MSP) rules.

\* Option A: Incorrect. The group health plan is primary for active employees, not Medicare.

\* Option B: Correct. Medicare acts as the secondary insurer, paying claims not fully covered by the group plan.

\* Option C: Incorrect. Medicare does cover claims as a secondary payer, not denying them to prevent overinsurance.

\* Option D: Incorrect. Medicare does not require cancellation of group insurance; individuals can maintain both.

This question aligns with the Prometric content outline under "Medicare," which covers Medicare's coordination with group health plans.

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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).

Medicare Secondary Payer Rules, 42 CFR § 411.100 et seq.

#### NEW QUESTION # 81

The insured is dissatisfied with the handling of a claim. How long does the insured have to bring a lawsuit against the insurer?

- A. 3 years
- B. 1 year
- C. 7 years
- D. 5 years

**Answer: D**

Explanation:

Under Oklahoma's statute of limitations for insurance contracts (Title 12 O.S. § 95), an insured has 5 years to bring a lawsuit against an insurer for breach of contract, such as dissatisfaction with claim handling, unless the policy specifies a shorter period (minimum 1 year per Title 36 O.S. § 3617).

\* Option A: Incorrect. 1 year is the minimum allowed by policy terms, not the general statute.

\* Option B: Incorrect. 3 years applies to some torts, not insurance contracts.

\* Option C: Correct. The statute of limitations is 5 years for insurance contract disputes.

\* Option D: Incorrect. 7 years exceeds the standard limitation period.

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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 12 O.S. § 95 (statute of limitations); Title 36 O.S. § 3617 (policy limitations).

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

### NEW QUESTION # 82

A difference between permanent and term life insurance is

- A. term life only covers the insured for 1 year.
- **B. permanent life may develop cash value.**
- C. permanent life automatically covers an insured for 5 years even when premiums are not paid.
- D. term life is more economical for the insured over a long life span.

**Answer: B**

Explanation:

Permanent life insurance (e.g., whole life, universal life) and term life insurance differ fundamentally in their structure and benefits.

Permanent life insurance provides coverage for the insured's entire life (as long as premiums are paid) and often includes a savings component that accumulates cash value. Term life insurance provides coverage for a specific period (e.g., 10, 20, or 30 years) and does not build cash value.

\* Option A: Incorrect. Term life insurance can cover the insured for various periods (e.g., 5, 10, 20 years), not strictly 1 year, depending on the policy term selected.

\* Option B: Incorrect. Term life is generally more economical for short-term needs due to lower premiums, but over a long life span, permanent life may be more cost-effective due to its lifelong coverage and cash value growth.

\* Option C: Correct. Permanent life insurance may develop cash value, which can be borrowed against or withdrawn, while term life does not have this feature.

\* Option D: Incorrect. Permanent life insurance does not automatically provide coverage for 5 years without premium payments.

Policies may lapse without payment unless nonforfeiture options (e.g., extended term or reduced paid-up insurance) are exercised.

This question aligns with the Prometric content outline under "Life Products," which covers the characteristics of term and permanent life insurance.

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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 in life insurance).

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

### NEW QUESTION # 83

Ann has a 5-year Renewable Term Life Insurance Policy. Upon exercising the renewable privilege, Ann MUST

- A. provide evidence of insurability.
- B. renew for at least 10 years.
- **C. pay an annual premium that may be higher.**
- D. convert to a whole life policy.

**Answer: C**

Explanation:

A renewable term life insurance policy allows the insured to renew the policy at the end of the term without providing evidence of insurability, typically for another term of the same duration. However, because the insured is older at renewal, the premium is generally higher due to increased risk. For a 5-year renewable term policy, Ann can renew for another 5-year term, but the premium will reflect her age at the time of renewal.

\* Option A: Incorrect. Renewable term policies do not require evidence of insurability for renewal, as this is a key feature of the renewability provision.

\* Option B: Incorrect. The renewal term is typically the same as the original term (5 years in this case), not a mandatory 10 years.

\* Option C: Correct. The premium upon renewal may be higher because it is based on the insured's attained age, as outlined in standard term life insurance provisions.

\* Option D: Incorrect. Renewal does not require conversion to a whole life policy; conversion is a separate option that may be available but is not mandatory.

This question aligns with the Prometric content outline under "Life Products," which covers the characteristics and provisions of term life insurance, including renewability.

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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. § 4002 (definitions of life insurance products).

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

#### NEW QUESTION # 84

How long is the contestable period for a life insurance policy?

- A. 36 months
- B. 12 months
- C. 24 months
- D. 6 months

**Answer: C**

Explanation:

The contestable period for a life insurance policy in Oklahoma, as mandated by Title 36 O.S. § 4004, is 24 months (2 years) from the policy's issuance. During this period, the insurer can contest the policy's validity based on material misrepresentations in the application (e.g., health or lifestyle). After 2 years, the policy becomes incontestable except for non-payment of premiums or fraud in some cases.

\* Option A: Incorrect. 6 months is too short for the contestable period.

\* Option B: Incorrect. 12 months is insufficient; the standard is 24 months.

\* Option C: Correct. The contestable period is 24 months.

\* Option D: Incorrect. 36 months exceeds the standard period.

This question aligns with the Prometric content outline under "Provisions, Options, Exclusions, Riders, Clauses, and Rights," which covers the incontestability provision.

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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. § 4004 (incontestability provision).

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#### NEW QUESTION # 85

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