

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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Life And Health Exam Study Guide:

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The Solomon Exam Prep Guide Ken Clark (CFP.), 2010 Ned Ryerson That s who a lot of people picture when they think of insurance agents Don t remember Ned Sure you do He was the cheesy insurance agent from the Bill Murray classic Groundhog Day In Ned we see examples of what can go so horribly awry with the insurance sales process someone who gets people to sign on the dotted line because it s the only way they can escape him someone who is far more of a salesman than a trusted advisor and of course someone who is living commission to commission putting his own survival above his clients needs The reason all these things make Ned our anti mascot is that if you fail to grasp the danger of these things you ll undoubtedly place major obstacles between you and your career goals Starting of course with your quest to pass the licensing exam Thus the goal of this book is twofold First and foremost I want to help you pass the exam and do so by a wide margin I don t want it to be even close I want your state s insurance commissioner to be so blown away by your score that he takes your exam home and hangs it up on his refrigerator But second I want this book to become the basis for your career I want it to help shape the way you approach insurance sales so that you not only help protect others against loss but protect yourself and your hard earned license as well Even more I want it to protect you against an average career I want this book to help insure your financial success Interested If you are then you re in for some exciting lessons about insurance theory products and sales I ll share with you both the practical and conceptual knowledge you need to get to where you want to go

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Georgia Life and Health Insurance License Exam Prep Steve Brown, 2024-11-12 Are you preparing for the Georgia Life and Health Insurance License Exam

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