

# PEARSON VUE NATIONAL HEALTH INSURANCE PRACTICE EXAM | WITH QUESTIONS & ANSWERS | GRADED A+ | 2023-2024 UPDATE

An insurer must provide claim forms to an insured within a MAXIMUM of how many days after receiving notice of an Accident & Health claim?

- A. Five
- B. Fifteen
- C. Twenty
- D. Thirty - **Answer b**

Under a group health plan, an employer may offer additional benefits to classes of employees on the basis of all of the following factors EXCEPT:

- A. length of employment
- B. gender
- C. salary grade
- D. job category - **Answer b**

Which of the following statements is CORRECT about a Waiver of Premium provision in a Disability Income policy?

- A. It allows the insurer to deduct premiums due from the disabled insured's benefit payments.
- B. It allows the insurer to increase the amount of premium during the insured's time of disability.
- C. It allows the insured to extend the length of the Grace Period while disabled.
- D. It allows the insured to maintain a policy in force while disabled and unable to pay premiums. - **Answer d**

Suicide, pre-existing conditions and self-inflicted injuries are dealt with in which of the following policy features?

- A. Extensions of coverage

# National Insurance Exam 2model Papers

**Annelies Wilder-Smith**



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