

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

Life Accident And Sickness Exam Study Guide

Gasper Marblemaw



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Table of Contents Life Accident And Sickness Exam Study Guide

1. Understanding the eBook Life Accident And Sickness Exam Study Guide
 - The Rise of Digital Reading Life Accident And Sickness Exam Study Guide
 - Advantages of eBooks Over Traditional Books
2. Identifying Life Accident And Sickness Exam Study Guide
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Life Accident And Sickness Exam Study Guide
 - User-Friendly Interface
4. Exploring eBook Recommendations from Life Accident And Sickness Exam Study Guide
 - Personalized Recommendations
 - Life Accident And Sickness Exam Study Guide User Reviews and Ratings
 - Life Accident And Sickness Exam Study Guide and Bestseller Lists
5. Accessing Life Accident And Sickness Exam Study Guide Free and Paid eBooks
 - Life Accident And Sickness Exam Study Guide Public Domain eBooks
 - Life Accident And Sickness Exam Study Guide eBook Subscription Services
 - Life Accident And Sickness Exam Study Guide Budget-Friendly Options

6. Navigating Life Accident And Sickness Exam Study Guide eBook Formats
 - ePub, PDF, MOBI, and More
 - Life Accident And Sickness Exam Study Guide Compatibility with Devices
 - Life Accident And Sickness Exam Study Guide Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Life Accident And Sickness Exam Study Guide
 - Highlighting and Note-Taking Life Accident And Sickness Exam Study Guide
 - Interactive Elements Life Accident And Sickness Exam Study Guide
8. Staying Engaged with Life Accident And Sickness Exam Study Guide
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Life Accident And Sickness Exam Study Guide
9. Balancing eBooks and Physical Books Life Accident And Sickness Exam Study Guide
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Life Accident And Sickness Exam Study Guide
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Life Accident And Sickness Exam Study Guide
 - Setting Reading Goals Life Accident And Sickness Exam Study Guide
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Life Accident And Sickness Exam Study Guide
 - Fact-Checking eBook Content of Life Accident And Sickness Exam Study Guide
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
 - Integration of Multimedia Elements

- Interactive and Gamified eBooks

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