

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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Helaman through Moroni This volume is the third of three on the Book of Mormon It covers the Book of Helaman through through the Book of Moroni This includes the period of great wickedness just prior to the coming of Christ We read of the missions of Nephi and Lehi followed by Samuel the Lamanite The signs of Christ s birth and death are given followed by their fulfillment Great destruction occurs on the American continent and only the righteous survive in the Land of Bountiful Christ appears to the Nephites teaches and heals them organizes His Church and ordains 12 disciples to lead them After His departure a Zion people live in peace for many years then decline again into great wickedness We read of the final days of the Nephites in the writings of Mormon and Moroni We also read about the Jaredites who were the first to inherit the land long before Lehi s family arrived In all it covers 2 000 years of Jaredite history and 469 years of Nephite history from 52 BC to 421 AD when the book of Moroni closes The cover features a beautiful painting titled Behold Your Little Ones by Del Parson

Virginia Life and Health Insurance General Knowledge License Exam Review Questions & Answers 2016/17 Edition Examreview,2016-01-02 We create these self practice test questions module with 250 questions referencing both the principles concepts as well as some state specific information currently valid in the corresponding insurance trade Each question comes with an answer and a short explanation which aids you in seeking further study information For purpose of exam readiness drilling this product includes questions that have varying numbers of choices Some have 2 while some have 5 or 6 We want to make sure these questions are tough enough to really test your readiness and draw your focus to the weak areas You should use this product together with other study resources for the best possible exam prep coverage [Georgia Life and Health Insurance License Exams Review Questions & Answers 2016/17](#)

Examreview,2015-12-29 We create these self practice test questions module with 250 questions referencing both the principles concepts as well as some state specific information currently valid in the corresponding insurance trade Each question comes with an answer and a short explanation which aids you in seeking further study information For purpose of exam readiness drilling this product includes questions that have varying numbers of choices Some have 2 while some have 5 or 6 We want to make sure these questions are tough enough to really test your readiness and draw your focus to the weak areas You should use this product together with other study resources for the best possible exam prep coverage **Study Guide for the Professional Licensure of Mining and Mineral Processing Engineers, 8th Edition** Society for Mining,

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