

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).

Life And Health Insurance Study Guide

Leon Hammond



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Table of Contents Life And Health Insurance Study Guide

1. Understanding the eBook Life And Health Insurance Study Guide
 - The Rise of Digital Reading Life And Health Insurance Study Guide
 - Advantages of eBooks Over Traditional Books
2. Identifying Life And Health Insurance 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 And Health Insurance Study Guide
 - User-Friendly Interface
4. Exploring eBook Recommendations from Life And Health Insurance Study Guide
 - Personalized Recommendations
 - Life And Health Insurance Study Guide User Reviews and Ratings
 - Life And Health Insurance Study Guide and Bestseller Lists
5. Accessing Life And Health Insurance Study Guide Free and Paid eBooks
 - Life And Health Insurance Study Guide Public Domain eBooks
 - Life And Health Insurance Study Guide eBook Subscription Services
 - Life And Health Insurance Study Guide Budget-Friendly Options
6. Navigating Life And Health Insurance Study Guide eBook Formats

- ePub, PDF, MOBI, and More
- Life And Health Insurance Study Guide Compatibility with Devices
- Life And Health Insurance Study Guide Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Life And Health Insurance Study Guide
 - Highlighting and Note-Taking Life And Health Insurance Study Guide
 - Interactive Elements Life And Health Insurance Study Guide
- 8. Staying Engaged with Life And Health Insurance Study Guide
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Life And Health Insurance Study Guide
- 9. Balancing eBooks and Physical Books Life And Health Insurance Study Guide
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Life And Health Insurance Study Guide
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Life And Health Insurance Study Guide
 - Setting Reading Goals Life And Health Insurance Study Guide
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Life And Health Insurance Study Guide
 - Fact-Checking eBook Content of Life And Health Insurance 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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