

# 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 Exam Study Guide

**Sam Weston**



## **Life And Health Exam Study Guide:**

Virginia Life and Health Insurance License Exam Prep Leland Chant,2021-08-28 Have you decided to obtain a Life and Health license in Virginia The state exam won't be easy and passing on the first attempt can be hard That's where choosing the right study materials becomes crucial Updated for 2022 you'll learn The Life Annuities and Health Insurance concepts found on the exam The Virginia State Laws relevant to Life Annuities and Health Insurance And so much more The study guide includes 3 complete practice exams 450 questions with fully explained answers Buy with confidence Our highly rated study guides have helped thousands of Texans Californians Floridians and New Yorkers launch successful careers in insurance Are you ready to pass on the first try You'll make great use of this comprehensive resource because it's easy to follow and will teach you only what you need to know for the Virginia Life and Health exam Get it now Coming soon Virginia Property and Casualty Insurance License Exam Prep *Life and Health Insurance License Exam Cram* Bisys Educational Services,2004 If you are studying for your life and health insurance licensing exam we have the ultimate study tool for you Life and Health Insurance License Exam Cram is a great resource to help you learn the concepts laws rate calculations and state and federal regulations that will be covered on the exam No matter where you are taking your exam or which area you need to focus on during your studying Life and Health Insurance License Exam Cram is your smartest way to get certified

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**Life and Health Insurance Study Guide 2024-2025** Sam Weston,2024 ALL IN ONE Life and Health insurance license exam study guide This book includes a study section for all the material covering both life and health insurance sections and in the second half includes 760 real practice test questions with answer explanations to get you ready for exam day Life and Health Insurance Exam Prep Leon Hammond,2025-04-18 What if mastering Life and Health Insurance could unlock a stable rewarding career while empowering you to protect the financial future of others Whether you're preparing for your Life and Health Insurance licensing exam or aiming to deepen your professional knowledge this comprehensive and expertly crafted study guide is your ultimate resource Designed with clarity depth and practical insight this book covers every

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