

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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Table of Contents Certified Insurance Specialist Study Guide

1. Understanding the eBook Certified Insurance Specialist Study Guide
 - The Rise of Digital Reading Certified Insurance Specialist Study Guide
 - Advantages of eBooks Over Traditional Books
2. Identifying Certified Insurance Specialist 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 Certified Insurance Specialist Study Guide
 - User-Friendly Interface
4. Exploring eBook Recommendations from Certified Insurance Specialist Study Guide
 - Personalized Recommendations
 - Certified Insurance Specialist Study Guide User Reviews and Ratings
 - Certified Insurance Specialist Study Guide and Bestseller Lists
5. Accessing Certified Insurance Specialist Study Guide Free and Paid eBooks

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