Unit Assignments

Unit 24  Types of Health Insurance Policies (8% of test) - 4 questions
- Contract and Policy Terminology
- General Categories of Health Policies
- Accident Policies
  - Definition of Accident
  - Accident Benefits
  - Dismemberment
  - Capital and Principal Sums
  - Accidental Death Benefit
  - Multiple Indemnity
  - Accidental Means
  - Accidental Death Time Limits

Unit 25  Disability Income Insurance (8% of test) - 4 questions
- Function of Disability Income Insurance
- Individual versus Group Coverage
- Financial Planning Considerations
- Alternatives to Disability Income Insurance
- Basic Disability Income Provisions
  - Defining Total Disability
  - Probationary Period
  - Elimination Period
  - Benefit Periods
  - Benefit Amounts
  - Confining versus Nonconfining Disability
- Other Disability Concepts
  - Partial Disability
  - Residual Disability
  - Recurrent Disability
  - Delayed Disability
  - Combined Accident and Sickness Disabilities
  - Nondisabling Injuries
- Optional Short-Term Benefits
  - Rehabilitation Benefit
- Disability Insurance Refund Provisions
  - Return of Premium
  - Cash Surrender Value
- Business Uses
  - Key Person Disability
  - Business Overhead Expense
  - Reducing Term Disability
  - Disability Buy-Sell

Unit 26  Medical Expense Insurance (8% of test) - 4 questions
- Basic Expense Insurance
  - Individual versus Group Coverage
- Hospital Expense Benefits
  - Room and Board Benefit
  - Miscellaneous Medical Expenses Benefit
- Surgical Expense Benefits
  - Scheduled Plan
  - Nonscheduled Plan
  - Regular Medical Expense Benefits
Other Medical Expense Benefits
  Maternity Benefits
  Emergency First-Aid Coverage
  Mental Infirmitiy
Common Exclusions and Limitations
Major Medical Coverage
  Comprehensive Major Medical Benefits
Supplemental Major Medical Benefits
Covered Expenses
Other Major Medical Concepts
  Deductible Features
  Benefit Periods and Inside Limits
  Restoration of Benefits

Unit 27
Health Insurance Providers (8% of test) - 4 questions
  Traditional Insurers
    Stocks and Mutual Companies
    Fraternals
    Consumer Cooperatives
    Participating and Nonparticipating Policies
  Domestic, Foreign, and Alien Companies
  Authorized/Admitted and Unauthorized/Nonadmitted Companies
  Health Maintenance Organizations (HMOs)
  Preferred Provider Organizations (PPOs)
  Point-of-Service Plans

Unit 28
Common Provisions and Features (8% of test) - 4 questions
  Insuring Clause
  Consideration Clause
  Benefits Payment Provision
  Free-Look Provision
  Assignment
  Accumulations
  Policy Continuation
    Optionally and Conditionally Renewable Policies
    Cancelable Policies
    Guaranteed Renewable Policies
    Noncancelable Policies
    Term Policies
  Nonoccupational versus Full Coverage Policies
  Case Management Provisions
  Dependents’ Rights in Family Policies
    Conversion to an Individual Policy
    Newborn Children
    Physical and Mental Handicaps
  Riders and Endorsements
    Multiple Indemnity Rider
    Waiver of Premium Rider
    Hospital Confinement Rider
    Impairment Rider
    Guaranteed Insurability Rider
    Cost of Living Adjustment
    Social Security Rider
    Lifetime Extension Rider

Unit 29
Required Uniform Policy Provisions (6% of test) - 3 questions
  Required Provision 1: Entire Contract; Changes
  Required Provision 2: Time Limit on Certain Defenses – Incontestability
  Required Provision 3: Grace Period
  Required Provision 4: Reinstatement
Required Provision 5: Notice of Claim
Required Provision 6: Claim Forms
Required Provision 7: Proof of Loss
Required Provision 8: Time of Payment of Claims
Required Provision 9: Payment of Claims
Required Provision 10: Physical Examination and Autopsy
Required Provision 11: Legal Actions
Required Provision 12: Change of Beneficiary

Unit 30

Optional Uniform Policy Provisions (6% of test) - 3 questions
Optional Provision 1: Change of Occupation
Optional Provision 2: Misstatement of Age
Optional Provision 3: Other Insurance in this Insurer
Optional Provisions 4 and 5: Insurance with other Insurers
Optional Provision 6: Relation of Earnings to Insurance – Average Earnings Clause
Optional Provision 7: Unpaid Premium
Optional Provision 8: Cancellation
Optional Provision 9: Conformity with State Statutes
Optional Provision 10: Illegal Occupation
Optional Provision 11: Narcotics

Unit 31

The Application and Underwriting (8% of test) - 4 questions
Application Defined
Relationship of the Application to the Policy
Importance of the Application
Correcting Applications
Representations and Warranties
Concealment
Executing Agreements
Conditional Receipt
Agent Responsibilities
Policy Replacement
Obtaining Additional Underwriting Information
Inspection Reports
Medical Reports
Medical Information Bureau (MIB)
Fair Credit Reporting Act
Information and Privacy Protection Acts
Risk Classification
Commonly Used Factors
Three Major Risk Types
Occupational Hazards
AIDS Considerations
Substandard Risks
Preferred Risks
Premium Payments
Definition of Premium
Earned and Unearned Premium
Payment Modes
Initial Premium
Policy Effective Date
Policy Term
Policy Fee
Factors in Premium Computation
Types of Reserves
Reinsurance

Unit 32

Group Health Insurance (8% of test) - 4 questions
The Nature of Group Coverage
Master Policy and Policyowner
Group Risk Selection
Unit 33  
**Special Types of Health Policies (6% of test) - 3 questions**
- Dental Care Insurance
  - Basic Coverages
  - Exclusions and Limitations
  - Minimizing Adverse Selection
- Limited Policies
  - Dread Disease
  - Travel Accident Insurance
  - Hospital Income (Indemnity) Insurance
  - Vision Care Insurance
  - Prescription Drug Policies
- Credit Insurance

Unit 33a  
**Long-Term Care (LTC) Insurance (6% of test) - 3 questions**
- Common Provisions
- Benefit Triggers
- Marketing LTC Coverage
- Long-Term Care Partnership Program

Unit 34  
**Social Health Insurance (8% of test) - 4 questions**
- Medicare
  - Eligibility
  - Enrollment
  - Benefits Under Medicare Part A
  - What Part A does not Cover
  - Benefits Under Medicare Part B
  - What Part B does not Cover
  - Claims and Appeals
- Medicare Supplement Insurance
- Standard Medicare Supplement Benefits
- Core Benefits
Optional Benefits
Standardized Policy Forms
Other Standard Provisions
Medicare Part C: Medicare Advantage
Medicare Part D: Prescription Drug Plan
Plans K and L
Medicare and Employer Coverage
Medicaid
  Financial Tests
  Spousal Impoverishment Rule
  Medicare Cost Assistance
Social Security Disability
TRICARE
Workers' Compensation
  Types of Benefits
  Compensable Injuries
  Occupational Diseases
  Types of Disability
  Compulsory and Elective Compensation Laws
Extraterritorial Provisions
Second Injury Funds

Unit 35  Health Insurance and Taxation (4% of test) – 2 questions
  Taxation and Government Health Programs
    Medicare
    Social Security Disability Benefits
  Taxation and Nongovernmental Plans
    Individual Policies
    Group Policies
    Sole Proprietorships and Partnerships
    Business Policies
    Health Savings Accounts (HSAs)

Code & Regulations  Kentucky Law (8% of test) – 4 questions