

Kentucky Health Insurance Exam Study Guide | Questions with 100% Correct Answers | Verified | Latest Update 2024

The full premium was submitted with the application for life insurance, and the policy was issued two weeks later as requested. When does the policy become effective? A. as of the application date

B. As of the policy delivery date

C. As of the first of the month after the policy issue date

D. As of the policy issue date - ✓✓A. As of the application date

All of the following are true about group disability income insurance EXCEPT: A. The waiting period starts at the onset of the injury or sickness.

B. The longer the waiting period, the lower the premium.

C. Coverage applies both on and off the job.

D. Benefits are usually short term. - ✓✓C. Coverage applies both on and off the job.

Under the age discrimination in employment act, if the obligation of the employer to provide retiree health benefits, what will an individual younger than 65 receive in benefits each year? A. one-fourth of the benefits required under the social security act. B. at least 10,000. C. At least the value of the Social Security Benefits. D. The minimum established by the employer - ✓✓C. At least the value of the Social Security benefits

Disability income policies can provide coverage for a loss of income when returning to work only part-time after recovering from total disability. What is the benefit that is based on the insured's loss of earnings after recovery from a disability? A. recurrent disability B. partial disability C. income replacement D. Residual disability - ✓✓D. Residual disability

A producer is acting in what capacity when he or she is trying to obtain credible information about an applicant for health insurance? A. office underwriter B. General agent C. Consumer report investigator D. Field underwriter - ✓✓D. Field underwriter

Which of the following riders would NOT increase the premium for a policyowner? A. impairment rider B. payor benefit rider C. Waiver of premium rider D. Multiple indemnity rider - ✓✓A. impairment rider

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SJ Ball



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