# Life Accident and Health or Sickness Producer Online Exam Arizona

**Section:** Arizona Insurance Exams • **Total Questions:** 10 • **Format:** Verified Q&A

**1. Employer group dental expense plans limit annual benefits in an attempt to MINIMIZE**

**(A)** adverse selection
**(B)** combination plans
**(C)** the overall deductible
**(D)** coordination of benefits

**2. What is the advantage of a children's term rider added to the primary insured's coverage?**

**(A)** No premium payments until the minor reaches the limiting age
**(B)** Conversion to permanent insurance without evidence of insurability
**(C)** Additional benefits for the primary insured while the rider is in effect
**(D)** Unique benefits and coverages for each insured child

**3. A producer MUST report a legal name change to the director within how many days of occurrence?**

**(A)** 15
**(B)** 30
**(C)** 45
**(D)** 60

**4. Which of the following types of plans may subject an individual to federal tax penalties under the ACA and the Internal Revenue Code?**

**(A)** POS
**(B)** Critical illness
**(C)** PPO
**(D)** HMO

**5. Under a medical expense policy, all of the following are common exclusions EXCEPT**

**(A)** physical therapy
**(B)** medical treatment outside the US
**(C)** occupational injuries
**(D)** cosmetic surgery

**6. How many days after a major medical policy is delivered does a consumer have to return it for a full refund?**

**(A)** 10
**(B)** 20
**(C)** 31
**(D)** 45

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**7. When managing a health insurance plan for a group, the insurer's administrative cost for each insured person**

**(A)** is less than the cost if each member was individually insured
**(B)** equals the cost of insuring each member individually
**(C)** is more than the cost if each member was individually insured
**(D)** varies among all group members

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**8. What is the primary role of an insurance agent under the law of agency?**

**(A)** Represent the Insured
**(B)** Represent the insurer
**(C)** Manage policies
**(D)** Set premiums

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**9. After receiving a major medical health claim, an insurer has how many business days to pay an undisputed claim?**

**(A)** 15
**(B)** 30
**(C)** 45
**(D)** 60

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**10. Consumer privacy regulations permit the release of an Insured's financial information by the insurer when:**

**(A)** an authorized agency makes a written request to the Insurer during an Insurance fraud Investigation.
**(B)** a distant relative requests financial information in writing.
**(C)** the Civil Service Commission makes a written request to the insurer for employment purposes.
**(D)** a creditor requests information in writing to approve a line of credit.