

# Life and Health California Exam Practice Test Questions and Answers

## 1. HMOs are known for stressing

- A) preventive medicine and early treatment
- B) state-sponsored health care plans
- C) in-hospital care and services
- D) health care services for government employees

## 2. A foreign insurance company is one that is incorporated

- A) under Texas law
- B) under the laws of another state
- C) is a territory of the United States
- D) outside the United States

## 3. A 'return of premium' rider on a life insurance policy:

- A) Refunds the first year's premium if the insured dies in the first year
- B) Increases the death benefit by the total amount of premiums paid if the insured dies before the end of the term
- C) Returns premiums if the insured cancels the policy
- D) Provides a cash refund of premiums at retirement age

## 4. A 'family deductible' in a health insurance policy means:

- A) Each family member has the same individual deductible
- B) Once total family expenses meet the family deductible, further covered expenses are paid at 100%
- C) The deductible applies only to the primary policyholder
- D) Family members share a deductible equally regardless of usage

**Answers: 1-A 2-B 3-B 4-B**

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