

NY Series 17-52 Questions and Answers 100% Pass

How many eligible employees must be included in a contributory health insurance plan?

✓✓50%

A man works for Company A and his wife works for Company B. The spouses are covered by health plans through their respective companies that also cover the other spouse. If the husband files a claim, ✓✓The insurance through his company is primary.

What is the period of coverage for events such as death or divorce under COBRA? ✓✓36

months

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Twenty-five days after a health insurance policy is delivered, the policyowner decides that she would like to return the policy and receive a refund of premium. Which of the following is true?

✓✓The policyowner will not receive a refund because the free-look period is over.

An insured is involved in a car accident. In addition to general, less serious injuries, he permanently loses the use of his leg and is rendered completely blind. The blindness improves a month later. To what extent will he receive Presumptive Disability benefits? ✓✓No benefits

For the purpose of insurance, risk is defined as **✓✓The uncertainty or chance of loss.**

Which of the following is an example of a producer's fiduciary duty? **✓✓The trust that a client places in the producer in regard to handling premiums.**

Which of the following is NOT true of basic medical expense plans? **✓✓Coverage for catastrophic medical expenses**

Which of the following is NOT a feature of a noncancellable policy? **✓✓The insurer may terminate the contract only at renewal for certain conditions.**

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What is the best way to change an application? **✓✓Start over with a fresh application**

On a major medical insurance policy, the amount that an insured must pay on a claim before the insurer will pay is known as **✓✓Deductible.**

Which of the following is correct about a group health insurance policy issued in New York? **✓✓It cannot exclude newborn children from coverage.**