

## 30 XCEL Chapter 11 Exam Questions with 100% Correct Answers

What does the Consolidated Omnibus Budget Reconciliation Act (COBRA) of 1985 allow an employee to do?

- A. In the event of employment termination, group health insurance can be kept if the employee pays the premiums
  - B. Receive a tax credit to help offset the cost of health insurance
  - C. Remain on their current coverage for 30 months
  - D. In the event of employment termination, group health insurance can be kept if the employer pays the premiums
- Answer: In the event of employment termination, group health insurance can be kept if the employee pays the premiums

Credit Accident and Health plans are designed to?

- A. permit creditors the ability to require that coverage be purchased through insurers of their choice
  - B. provide permanent protection
  - C. help pay off existing loans during periods of disability
  - D. not permit free choice of coverage selection
- Answer: help pay off existing loans during periods of disability

Ron has a new employer and wishes to enroll in the company's group health plan. In determining whether his pre-existing health condition applies, Ron cannot have more than a \_\_\_\_ day gap without previous health insurance.

- A. 45
  - B. 63
  - C. 75
  - D. 90
- Answer: 63

Health insurance involves two perils, accident and \_\_\_\_.

- A. death
  - B. sickness
  - C. disability
  - D. liability
- Answer: sickness

Which of the following would evidence ownership in a participating health insurance contract?

- A. Stock ownership
  - B. Irrevocable beneficiary status
  - C. Policy ownership
  - D. Collateral assignment
- Answer: Policy ownership

Under the subrogation clause, legal action can be taken by the insurer against the?

- A. responsible third party

# Comparing Insurance Chapter 11 Answers

**Peipei Pang**



## **Comparing Insurance Chapter 11 Answers:**

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