

Florida Life + Health

Name the clock before using the number.

01 Term versus whole life

Term life covers a specified period without cash value. Whole life is permanent cash-value insurance; coverage duration and savings features are separate distinctions.¹

Affordability includes later premiums, not just the opening premium. Check whether the premium can increase over the policy's life.²

02 Share, wait, coordinate

Coinurance is a percentage of a covered cost. An elimination period is the waiting time after a covered illness begins before benefits are received.³

Coordination of benefits helps prevent combined payments under multiple policies from exceeding actual covered hospital and medical expenses.³

Keep going with the full quick sheet.

6 more focused sections: Life grace: at least 30 days / Free look is not grace / PPO flexibility carries a cost / Twisting versus churning / Three labels, different questions / Premiums are fiduciary funds.

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Selective study prompts - not a complete syllabus or insurance advice. Read the cited provision with its conditions and exceptions.

SOURCES - CLICK A LABEL TO CHECK THE ORIGINAL

1. Life Insurance Overview

2. Life Insurance: a guide for consumers

3. Health Insurance and Health Maintenance...

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examrefine.com | Selected reminders, not complete exam coverage.