

# Texas Life + Health

Product. Provision. Texas rule.

## 01 Term versus permanent

Term life protects for a specified period and does not accumulate cash value. Whole life is permanent insurance that builds cash value.<sup>1</sup>

A waiver-of-premium rider addresses premiums when its qualifying disability conditions are met. It is not the same benefit as paying a disability-income check.<sup>1</sup>

## 02 Percentage versus provider access

Coinurance is your percentage share of a covered health cost after meeting the deductible. It is not the entire provider bill by definition.<sup>2</sup>

A PPO generally permits out-of-network care at higher member cost. Provider choice and cost sharing are related but separate plan features.<sup>2</sup>

## Keep going with the full quick sheet.

6 more focused sections: Grace is time to pay / Two years - with exceptions / Death benefit versus interest / License does not replace appointment / Individual health: 7 / 10 / 31 / Timing and investment risk differ.

**Full PDF + phone image: \$2.99 one-time**

Included at no extra charge with the matching paid exam purchase.

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 guide

2. 2026 Texas Health Coverage Guide

Texas outline effective September 1, 2026 | Checked 2026-09-05

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