**Section 3119.EXHIBIT F COURSE OF STUDY – ACCIDENT/HEALTH**

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| Course of Study Content Requirements |  | Time Distribution Requirements |
|  |  |  |  |
| I. | Types of policies and coverages |  | 30% |
|  | A. | Disability income |  |  |
|  | B. | Accidental death and dismemberment and other indemnity plans |  |  |
|  | C. | Medical expense insurance |  |  |
|  | D. | Medicare and Medicare supplements |  |  |
|  | E. | Medicaid |  |  |
|  | F. | Limited coverage plans ( cancer plans and travel accident) |  |  |

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| II. | Policy provisions, options and benefits |  | 30% |
|  | A. | Entire contract |  |  |
|  | B. | Insuring clause |  |  |
|  | C. | Free look (ten day, twenty day) |  |  |
|  | D. | Consideration clause |  |  |
|  | E. | Owner's rights |  |  |
|  | F. | Change of beneficiaries |  |  |
|  | G. | Grace period |  |  |
|  | H. | Probationary (waiting) period |  |  |
|  | I. | Reinstatement |  |  |
|  | J. | Time limit on certain defenses |  |  |
|  | K. | Misstatement of age |  |  |
|  | L. | Waiver of premiums |  |  |
|  | M. | Exclusions |  |  |
|  | N. | Payment of claims |  |  |
|  | O. | Notice of claims |  |  |
|  | P. | Claim forms |  |  |
|  | Q. | Proof of loss |  |  |
|  | R. | Legal actions |  |  |
|  | S. | Time of payment of claims |  |  |
|  | T. | Physical examinations and autopsy |  |  |
|  | U. | Change of occupation |  |  |
|  | V. | Illegal occupation |  |  |
|  | W. | Nonduplication and coordination of benefits (e.g., primary vs. excess benefits) |  |  |
|  | X. | Group conversions |  |  |

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| III. | Completing the application and delivering the policy |  | 10% |
|  | A. | Completing the application and obtaining necessary signatures |  |  |
|  | B. | Warranties and Representations |  |  |
|  | C. | Complying with provision of Fair Credit Reporting Act and Illinois Insurance Privacy Act |  |  |
|  | D. | Explaining the effect of the application with money |  |  |
|  | E. | Explaining the effect of the application without money |  |  |
|  | F. | The underwriting process |  |  |
|  | G. | Delivery and explanation of the policy |  |  |

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| IV. | Group insurance, taxation, and other insurance concepts |  | 16% |
|  | A. | Group insurance |  |  |
|  | B. | Occupational vs. nonoccupational coverage |  |  |
|  | C. | Total vs. partial disability |  |  |
|  | D. | Social Security benefits and taxes |  |  |
|  | E. | Service organizations (e.g., Blue Cross/Blue Shield, HMO) |  |  |
|  | F. | Tax treatment of premiums and proceeds of insurance contracts (e.g., disability and medical expense) |  |  |

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| V. | Other provisions affecting insurance benefits |  | 14% |
|  | A. | Deductibles |  |  |
|  | B. | Elimination (waiting) period |  |  |
|  | C. | Coinsurance |  |  |
|  | D. | Preexisting conditions |  |  |
|  | E. | Renewability provisions (e.g., noncancellable, guaranteed renewable, conditionally renewable, optionally renewable) |  |  |
|  | F. | Covered medical expenses |  |  |

(Source: Amended at 20 Ill. Reg. 10340, effective July 19, 1996)