



UNIT 12 CRAM SHEET

Health Insurance Covered perils

- Accident
 - Unintentional injury
 - Unforeseen
- Sickness
 - Medical care not caused by an accident

Health Insurance Covered Benefits

- Hospital and medical bills
- Loss of income—disability
- Dental bills
- Long-term care—medical and non-medical expenses

Federal Government Health Insurance

- TRICARE—active military
- Veterans—former military
- Medicare—primarily for senior citizens & Social Security disability
- Social Security disability

Limited Plans

- Limited benefits
- Limited perils—such as cancer or vision
- Notice—insured must be informed of the limited benefits

Limited Benefit Policies

- Accident only
- Dread disease
- Critical illness
- Hospital indemnity
- Credit disability
- Blanket coverage
- Prescription drugs
- Vision
- Hearing

Health Insurance Common Exclusions

- Intentional
- War or act of war
- Elective cosmetic surgery
- Workers compensation
- Felony