

Study Schedule

14 Day Sample Student Study Schedule Life, Accident, Health, & HMO

The typical individual is expected to spend approximately 35 to 40 hours to complete the course and all study materials.

- Sign up for Texas Life, Accident, Health & HMO Prelicensetraining course
 - Review course Table of Contents: Chapters 1-52
 - Read the Educational Objectives after the Table of Contents
 - Listen to the opening tutorial & introduction.
 - Read chapters 1,2,& 3: Traditional Whole Life, Interest/Market Sensitive/Adjustable Products, and Term Life
- Day 1**
- Take a Break: walk, stretch, look out the window, and get a cup of hot tea
 - Read chapters 4, 5, & 6: Convertible Annuities, Combination Plans, and Policy Riders
 - Review each chapter Test Tips and watch Chapter Videos after each chapter (Pause & rewind to hear again)
 - Take Each Chapter Quiz and Study the Explanations for all Answers til you understand the "Why".
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- Day 2**
- Read Chapters 7, 8 & 9: Policy Provisions, Policy Exclusions, and Completing the Application
 - Take a Break: stretch, do a yoga pose, get a cup of coffee.
 - Review Each Chapter Test Tips and watch Chapter Videos (Pause & rewind as needed)
 - Take Each Chapter Quiz and Study Explanations for all Correct Answers til it dawns on you
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- Day 3**
- Read Chapters 10,11,12, & 13: Underwriting, Delivering the Policy, Contract Law, and Third Party Ownership
 - Take a Break: Jumping jacks, stretch, get a can of Diet Free Coke
 - Read Chapters 14, 15, & 16: Group Life, Retirement Plans, & Life Insurance Needs Analysis
 - Take Chapter Quizzes and Study Explanations for all Correct Answers (Try Quizzes before videos and tips)
 - Review all Test Tips and Watch Chapter Videos
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Day 4

- Read Chapters 17, 18 & 19: Social Security Benefits, Tax Treatment of Premiums, and Disability Income & AD&D
 - Take a Break: Jump rope, stretch, get a Cherry Coke.
 - Read Chapters 20 & 21: Medical Expense Insurance and Medicare Supplement Policies
 - Review Chapter Test Tips and watch Chapter Videos til you feel enlightened
 - Take Chapter Quizzes and Study Explanations til you feel more enlightened
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Day 5

- Read Chapters 22, 23, & 24: Group Medical/Disability Insurance, Individual/Group Long Term Care, and Other Policies
 - Take a Break: Walk outside, take a deep breath, get a cookie
 - Read Chapters 25, 26 & 27: Mandatory & Optional Provisions, Other Provisions, and Riders/Rights of Renewability
 - Review Chapter Test Tips and watch Chapter Videos after each Chapter
 - Take Chapter Quizzes and Internalize Explanations of each Correct Answer
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Day 6

- Read Chapters 28 & 29: Medicare & Medicaid and Social Security
 - Take a Break: Pet the dog or cat, stretch, get a piece of chocolate
 - Read Chapter 30: Other Insurance Concepts
 - Review Chapter Test Tips and watch Chapter Videos (Rewind as needed)
 - Take Chapter Quizzes and Study Explanations for Correct Answers until that light bulb goes on
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Day 7

- Read Chapters 31 & 32: Field Underwriting Procedures and Field Underwriting continued....
 - Take a Break: Walk the dog, get some air, and eat an orange
 - Read Chapters 33 & 34: Begins the LAWS section: Laws: Commissioner of Insurance, & Laws: Insurance Definitions
 - Watch Chapter Videos and Review Test Tips (Pause when confused, listen again)
 - Take Each Chapter Quiz and Study the Explanations until your brain is about to explode
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Day 8

- Read Chapter 35: Laws: Licensing Requirements (Its a long one)
 - Take a Break: Check your email, go to the bathroom, and grab a ginger ale
 - Watch the Chapter Video and Review Test Tips
 - Take All Chapter Quizzes and Study the Explanations till you have that "AHA" moment
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Day 9

- Read Chapters 36 & 37: Laws: Marketing Practices & Laws: Agent Duties & Responsibilities
 - Take a Break: Run up and down some stairs, hold your breath, Got Milk?
 - Read Chapter 38: Laws: Life & Health Insurance Guaranty Association
 - Watch Chapter Videos Review Test Tips Video (Pause & re-listen as needed)
 - Take the Chapter Quizzes and Study the Explanations until it all comes to you
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Day 10

- Apply for the Insurance License Exam on the Texas Department of Insurance Website: Agents/Adjusters, Life Agent, Finger Print/Background Check & Resident Agent Application
 - Read Chapters 39 & 40: Laws: Marketing & Solicitation and Laws: Policy Provisions
 - Take a Break: Walk outside, leap for joy, and get an iced tea
 - Read Chapters 41, 42 & 43: Laws: Individual Life and Annuity, Group Life and Credit Life
 - Watch Chapter Videos and Review Test Tips
 - Take All Chapter Quizzes and Scrutinize the Explanations til the fog has cleared
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Day 11

- Read Chapters: 44, 45, 46, 47: Laws: Replacement, Laws: Non-Forfeiture Law, Laws: A/H (Accident & Health) Required Policy Provisions, and A/H Medicare Supplements
 - Take a Break: Stand up, jog in place, stand outside, and get a Dr. Pepper
 - Read Chapters: 48, 49 & 50: Laws: A/H Aids Testing Requirement, Laws: A/H Long Term Care, Laws: Small Group Health Insurance
 - Review Test Tips and Watch Chapter Videos for the ones you don't quite understand
 - Take Each Chapter Quiz and Pour Over the Explanations til you can say Eureka!
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Day 12

- Read Chapters 51 & 52: Laws: A/H Affordable Care Act, Laws: Health Maintenance Organizations
 - Watch Chapter Videos and Review Test Tips til the concepts become clear
 - Take a Break: Walk around the block, grab a Red Bull, and sit back down
 - Take Each Chapter Quiz and Absorb the Explanations til they also become clear
 - Take the 150 Question Practice Final Exam and Check the Answer Key to score your exam
 - Read the Explanations for all the wrong answers
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Day 13

- Sign Up for the Study Hall
 - Take the two Practice Final Exams, Score the Exams
 - Study the Explanations for each wrong answer
 - Take a Break: Take out the garbage and stay outside for 8 minutes, get some fruit and a cold lemonade
 - Take two more Practice Final Exams in the Study Hall, Score the Exams
 - Study the Explanations for the wrong answers
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Day 14

- Re-read the Educational Objectives after the Table of Contents
 - Retake Each Study Hall Final Exam again
 - Goal: Achieve a score of 90% on each exam
 - Review the Explanations of wrong answers again
 - Watch Chapter Videos on any Weak Areas
 - Get a good night's sleep
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Day 15 • Take your Texas Life, Accident, Health, and HMO Exam and Pass the First Time!

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