

## Life, Health, and Variable Contracts 60-Hr Online Course Syllabus

### Materials Provided

- Life, Health, and Variable Contracts Florida Study Manual
  - Included with the Basic and Full Service purchase options
- Course Outline book
- Online Course Syllabus

### Online Course Elements

- **Instructor Narrated Segments:** These are instructional segments with guided outline presentations.
- **Segment Reviews:** The Segment Reviews are from the State Study Manual unit tests with rationales added for the correct answers. You must pass each one with a minimum score of 70%.
- **Unit Quizzes:** The Unit Quizzes are found at the end of each unit. The questions cover the same course content as the questions in the State Study Manual. You must achieve a score of 70% or higher in order to proceed to the next unit of study. The Unit Quizzes can be taken as often as necessary to pass.
- **Assignments:** The assignments to read and review specific units in the State Study Manual are given after each of the three main topics (shown below). (These are only found in the Course Outline book.)
- **Final Exam:** The course Final Exam has a time limit of two-hours, 45-minutes, and 150 multiple-choice questions that are randomly selected from all 30 units. A score of 70% is needed to pass. The test can be retaken as many times as needed.

### Course Overview

The online course contains 30 units of study that correspond to the 30 units in the State Study Manual. In the online course, the units are organized by topics instead of in strict numerical order as contained in the State Study Manual. The topics are outlined below and in the Course Syllabus:

- Life Insurance and Variable Contracts Lessons cover units 1-3, 5-14, and 28.
- Health Insurance Lessons cover units 4, 15-25, and 30.
- Florida Law Review covers units 26, 27, and 29.

**Life, Health, and Variable Contracts**  
**60-Hr Online Course Syllabus**

<b>Life Insurance and Variable Contracts Lessons</b>			
<b>Unit Title</b> Estimated Time Required	<b>Unit #</b>	<b>Required Elements</b>	<b># of Questions</b>
<b>Introduction</b> 10 Minutes		Introduction	
<b>Purpose of Life and Health Insurance</b>  30 Minutes	1	Segment 1 Segment 1 Review Segment 2 Unit 1 - Review All Segments Unit 1 - Quiz	4  10 10
<b>The Insurance Industry</b>  1 Hour, 30 Minutes	2	Segment 1 Segment 2 Segment 2 Review Segment 3 Segment 3 Review Segment 4 Segment 4 Review Segment 5 Segment 5 Review Segment 6 Unit 2 - Review All Segments Unit 2 - Quiz	0  2  3  3  3  15 15
<b>Law and the Insurance Contract</b>  1 Hour	3	Segment 1 Segment 1 Review Segment 2 Segment 2 Review Segment 3 Segment 3 Review Segment 4 Unit 3 - Review All Segments Unit 3 - Quiz	4  2  3  15 15
<b>Life Insurance Policies</b>  2 Hours	5	Segment 1 Segment 1 Review Segment 2 Segment 2 Review Segment 3 Segment 3 Review Segment 4 Segment 4 Review Segment 5 Segment 6 Segment 7 Unit 5 - Review All Segments Unit 5 - Quiz	7  4  1  2   17 17

## Life Insurance and Variable Contracts Lessons

Unit Title Estimated Time Required	Unit #	Required Elements	# of Questions
<b>Life Insurance Policy Provisions, Options, and Riders</b>  2 Hours	6	Segment 1 Segment 1 Review Segment 2 Segment 2 Review Segment 3 Segment 3 Review Segment 4 Unit 6 - Review All Segments Unit 6 - Quiz	6  9 4  24 24
<b>Group Life Insurance</b>  30 Minutes	10	Segment 1 Segment 1 Review Segment 2 Unit 10 - Review All Segments Unit 10 - Quiz	2  5 5
<b>Life Insurance Beneficiaries</b>  1 Hour	7	Segment 1 Segment 1 Review Segment 2 Unit 7 - Review All Segments Unit 7 - Quiz	3  15 15
<b>Life Insurance Premiums and Proceeds</b>  1 Hour, 30 Minutes	8	Segment 1 Segment 1 Review Segment 2 Segment 2 Review Segment 3 Unit 8 - Review All Segments Unit 8 - Quiz	6  4  16 16
<b>Annuities</b>  1 Hour, 15 Minutes	11	Segment 1 Segment 1 Review Segment 2 Segment 3 Segment 3 Review Segment 4 Segment 4 Review Segment 5 Unit 11 - Review All Segments Unit 11 - Quiz	2  6 3  12 12
<b>Florida Laws and Rules Pertinent to Variable Contracts</b>  1 Hour	28	Segment 1 Segment 1 Review Segment 2 Unit 28 - Review All Segments Unit 28 - Quiz	7  18 18

## Life Insurance and Variable Contracts Lessons

Unit Title Estimated Time Required	Unit #	Required Elements	# of Questions
<b>Retirement Plans</b>  1 Hour	13	Segment 1 Segment Review Segment 2 Segment 2 Review Segment 3 Unit 13 - Review All Segments Unit 13 - Quiz	2  1  14 14
<b>Social Security</b>  45 Minutes	12	Segment 1 Segment Review Segment 2 Segment 3 Unit 12 - Review All Segments Unit 12 - Quiz	7  9 9
<b>Uses of Life Insurance</b>  1 Hour	14	Segment 1 Segment 1 Review Segment 2 Segment 2 Review Segment 3 Unit 14 - Review All Segments Unit 14 - Quiz	3  5  10 10
<b>Life Insurance Underwriting and Policy Issue</b>  1 Hour	9	Segment 1 Segment 1 Review Segment 2 Segment 2 Review Segment 3 Unit 9 - Review All Segments Unit 9 - Quiz	4  3  10 10
<b>Life Insurance and Variable Contracts Question Total:</b>			<b>190</b>
<b><u>Assignment 1</u></b>  <b>Life Insurance and Variable Contracts Reading Time</b> 13 Hours  <b>Unit Quiz Review</b> 3 Hours		Read Units 1-3, 5-14, and 28 in the State Study Manual  Review Unit Quiz Questions for Units 1-3, 5-14, and 28	190

## Health Insurance Lessons

Unit Title Estimated Time Required	Unit #	Required Elements	# of Questions
<b>Introduction to Health Insurance</b>  30 Minutes	15	Segment 1 Segment 1 Review Segment 2 Unit 15 - Review All Segments Unit 15 - Quiz	5  5 5
<b>Health Insurance Providers</b>  45 Minutes	16	Segment 1 Segment 1 Review Segment 2 Unit 16 - Review All Segments Unit 16 - Quiz	3  8 8
<b>Florida Laws and Rules Pertinent to Health Maintenance Organizations</b> 1 Hour, 15 Minutes	30	Segment 1 Segment 1 Review Segment 2 Unit 30 - Review All Segments Unit 30 - Quiz	14  18 18
<b>Medical Expense Insurance</b>  1 Hour	17	Segment 1 Segment 1 Review Segment 2 Segment Review Segment 3 Unit 17 - Review All Segments Unit 17 - Quiz	5  5  10 10
<b>Disability Income Insurance</b>  1 Hour	18	Segment 1 Segment 2 Segment 2 Review Segment 3 Unit 18 - Review All Segments Unit 18 - Quiz	4   10 10
<b>Accidental Death and Dismemberment</b>  15 Minutes	19	Unit 19 Unit 19 - Review Unit 19 - Quiz	4 4
<b>Government Health Insurance Programs</b>  30 Minutes	20	Segment 1 Segment 1 Review Segment 2 Unit 20 - Review All Segments Unit 20 Quiz	4  5 5
<b>Private Insurance Plans for Seniors</b>  30 Minutes	21	Segment 1 Segment 1 Review Segment 2 Unit 21 - Review All Segments Unit 21 - Quiz	1  5 5

## Health Insurance Lessons

Unit Title Estimated Time Required	Unit #	Required Elements	# of Questions
<b>Health Insurance Policy Provisions</b>  1 Hour, 15 Minutes	22	Segment 1 Segment 1 Review Segment 2 Segment 2 Review Segment 3 Segment 3 Review Segment 4 Unit 22 - Review All Segments Unit 22 - Quiz	6  2  2  12 12
<b>Health Insurance Underwriting and Premiums</b>  30 Minutes	23	Segment 1 Segment 1 Review Segment 2 Unit 23 - Review All Segments Unit 23 - Quiz	5  10 10
<b>Group Health Insurance</b>  45 Minutes	24	Segment 1 Segment 1 Review Segment 2 Unit 24 - Review All Segments Unit 24 - Quiz	1  10 10
<b>Uses of Health Insurance</b>  30 Minutes	25	Segment 1 Segment 1 Review Segment 2 Unit 25 - Review All Segments Unit 25 - Quiz	2  5 5
<b>Licensure, Ethics, and the Insurance Producer</b>  2 Hours, 45 Minutes	4	Segment 1 Segment 1 Review Segment 2 Segment 2 Review Segment 3 Segment 3 Review Segment 4 Segment 4 Review Segment 5 Segment 5 Review Segment 6 Segment 6 Review Segment 7 Segment 7 Review Segment 8 Unit 4 - Review All Segments Unit 4 - Quiz	2  2  2  4  3  2  3  24 24

<b>Health Insurance Lessons</b>			
<b>Unit Title</b> Estimated Time Required	<b>Unit #</b>	<b>Required Elements</b>	<b># of Questions</b>
<b>Health Insurance Question Total:</b>			<b>126</b>
<b><u>Assignment 2</u></b>  <b>Health Insurance Reading Time</b> 9 Hours  <b>Unit Quiz Review</b> 3 Hours		Read Units 4, 15-25, and 30 in the State Study Manual  Review Unit Quizzes for Units 4, 15-25, and 30	126

<b>Florida Law Review</b>			
<b>Unit Title</b> Estimated Time Required	<b>Unit #</b>	<b>Required Elements</b>	<b># of Questions</b>
<b>Florida Laws and Rules Pertinent to Life and Health Insurance</b>  1 Hour, 45 Minutes	26	Segment 1	
		Segment 1 Review	2
		Segment 2	
		Segment 2 Review	1
		Segment 3	
		Segment 3 Review	7
		Segment 4	
		Segment 4 Review	5
		Segment 5	
		Segment 5 Review	4
		Segment 6	
		Unit 26 - Review All Segments	20
Unit 26 - Quiz	23		
<b>Florida Laws and Rules Pertinent to Life Insurance</b>  1 Hour, 30 Minutes	27	Segment 1	
		Segment 1 Review	4
		Segment 2	
		Segment 2 Review	5
		Segment 3	
		Segment 3 Review	6
		Segment 4	
		Segment 4 Review	5
		Segment 5	
		Segment 5 Review	3
		Unit 27 - Review All Segments	23
		Unit 27 - Quiz	19

<b>Florida Law Review</b>			
<b>Unit Title</b> Estimated Time Required	<b>Unit #</b>	<b>Required Elements</b>	<b># of Questions</b>
<b>Florida Laws and Rules Pertinent to Health Insurance</b>  2 Hours, 15 Minutes	29	Segment 1	8
		Segment 1 Review	
		Segment 2	7
		Segment 2 Review	
		Segment 3	5
		Segment 3 Review	
		Segment 4	2
		Segment 4 Review	
		Segment 5	2
		Segment 5 Review	
		Segment 6	3
Segment 6 Review			
<b>Unit 29 - Review All Segments</b>			27
<b>Unit 29 - Quiz</b>			30
<b>Florida Law Review Question Total:</b>			<b>72</b>
<b><u>Assignment 3</u></b>  <b>Florida Law Review Reading Time</b> 5 Hours, 45 Minutes  <b>Unit Quiz Review</b> 1 Hour, 15 Minutes	26, 27, 29	Read Units 26, 27, and 29 in the State Study Manual.  Review the Unit Quiz for each unit.	72

<b>Final Exam</b>			
<b>Title</b> Estimated Time Required	<b>Unit #</b>	<b>Required Elements</b>	<b># of Questions</b>
<b>Final Exam</b> 2-Hours, 45-Minutes Time Limit	N/A	Required Rules Acknowledgement	150