

# LIFE & HEALTH EXAM

# Keys To Success

- Get through the course quickly!
- Don't procrastinate!
- Everyday over 2 weeks in the course the percentage of the first time pass rates goes down!
- REVIEW!

A Quick Review of

# TEST TAKING

# Common Complaint

I knew the material, but I went “blank” on the test.

or

I knew the material, but it was not the same on the test.

# WHY?

- When most students study, they read their notes or look at the material. As you read along, you may feel that you know and understand it.
- Understanding what you are reading at the moment does NOT mean you know it well enough to remember it for a test when the notes or computer isn't there to help you.
- Thus, many students enter the test expecting to “know” the material and finding themselves going “blank” or not remembering the material on the test.

# Review

It is important to Review!

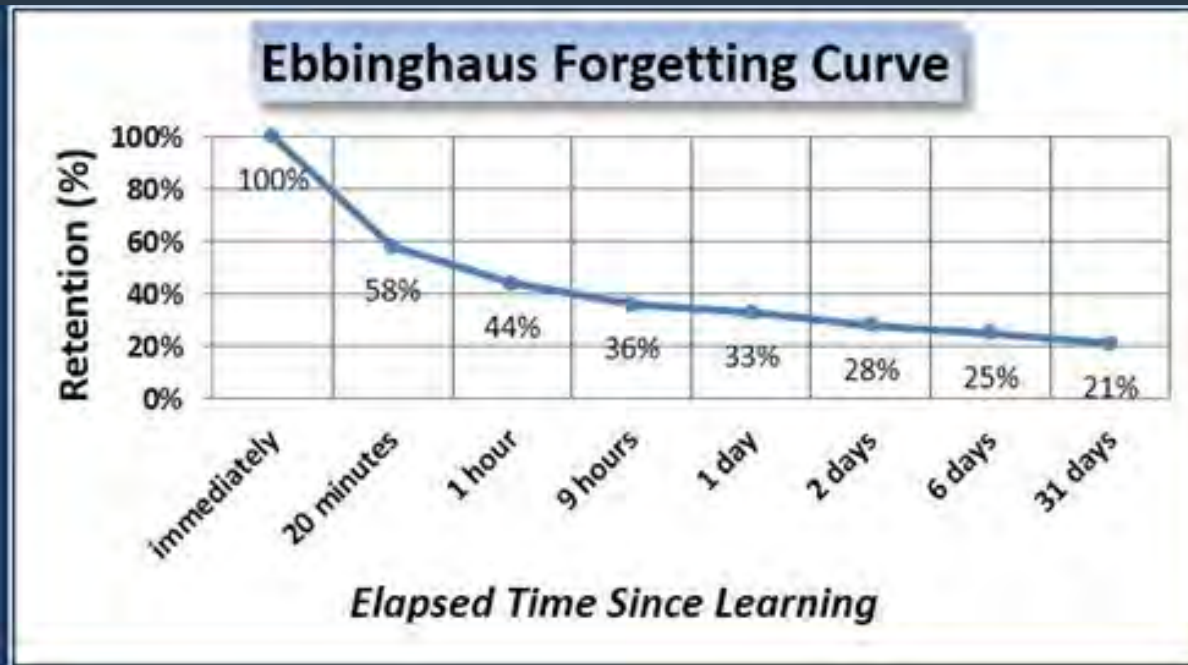
- It's hard to remember material you studied 2 weeks ago.
- Use the Exam Review Questions to practice questions and Notes.

# Review

Why is reviewing so important?

- It's called the Forgetting Curve.
- It's a famous study that shows how fast information is lost over time.
- Now look at the next slide. After 1 hour our retention of the material is at 44%.

# Forgetting Curve





# Forgetting Curve

Now the good news!

- You can overcome the Forgetting Curve.
- All you have to do is Review!!!
- Every time you review, your memory gets stronger.

# “Brute Force”

**Don't use “Brute Force”!**

## **What is “Brute Force”?**

- **Taking a test or quiz over and over until you pass.**
- **Eventually you'll pass, but you only learned the question.**
- **You don't know the material, you know that question.**
- **Then if anything is changed in the question you miss it.**
- **Changing one word often changes the meaning of the question!**

# Color Test

## Purpose

- To illustrate why using “Brute Force” hurts you on the state exam.
- The color test is intended to show how your brain, under stress fights its impulse.
- You have to understand the material not memorize the answers to the practice questions!

# Color Test Exercise

Now try reading the hand out!

# COLOR TEST

Look at the chart and say the **COLOR** NOT the word.

**YELLOW BLUE ORANGE**

**BLACK RED GREEN**

**PURPLE YELLOW RED**

**GREEN BLUE ORANGE**

## **Left - Right Conflict**

**Your right brain tries to say the color your left brain insists on reading the word.**

# Distractors

- Test writers add extra information to distract you from choosing the right answer.
- Do NOT read extra meaning into the question!
- Assume it is direct and to the point.
- Understand what the question is asking.

# Examples

- Look at the following examples.
- They are asking the same question.
- They start off basic then add information to distract you!

# Example 1

One of the features of Tim's policy is a deductible, what type policy does he have?

- a. HMO
- b. Basic Medical
- c. Disability
- d. Major Medical

Answer: d. He has a major medical because all of the other type policies do not have deductibles as features.



# Example 2

One of the features of Tim's policy is a corridor deductible, what type policy does he have?

- a. Health Maintenance Organization
- b. Hospital Expense
- c. Individual Disability Income
- d. Supplementary Major Medical

Answer: d. He has a Supplementary Major Medical because all of the other type policies do not have deductibles as features. Notice how all the information is added, but it doesn't affect the answer.

# Example 3

Tim, a top sales and key employee of Global Manufacturing, has a serious car crash while running personal errands in between sales meetings. What types policy does he have if his total hospital bill was \$10,000, the basic plans pays \$1,000, the corridor deductible was \$1,000, coinsurance was 20% or \$1,600, and his stop-loss was \$5,000?

- a. Workers Compensation
- b. Supplementary Major Medical
- c. HMO
- d. Hospital Expense

Answer: b. He has a Supplementary Major Medical policy. This is still the same question, just with more unneeded information. Key: Know the key features of policies & don't get distracted!

# Understand the Question

- Make sure you understand what the question is asking.
- Don't let numbers scare you.
- Don't get distracted!

# Thank You

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