

AIA Trust Week Webinar Hagan Insurance Group

Hagan Insurance Group along with Farmers Insurance Choice and Get Kasa explain how insurance options help you and your employees thrive. The AIA Trust is pleased to provide AIA members with the opportunity to earn 1 AIA Continuing Education Credit by reviewing the webinar and answering the following 10 questions. After you complete the test, write your name and member number on the completed test, scan, and email it to <u>AIATrust@aia.org</u>. Once we receive your questionnaire, you will be emailed an answer sheet with the correct responses and the learning credit will be added to your online transcript.

- 1. Can an AIA Member and Spouse qualify for group health insurance, with no other employees?
 - a. Yes
 - b. No
- 2. Is it possible for an employer to use a Health Reimbursement Arrangement (HRA) to reimburse employees for their deductible expenses?
 - a. Yes
 - b. No
- 3. Does the AIA Trust offer benefits plans in all 50 States?
 - a. Yes
 - b. No
- 4. All AIA members are given useful benefits technology at a low cost, when they enroll in a benefits plan:
 - a. True
 - b. False

- 5. Is a Health Savings Account (HSA) "use it or lose it"?
 - a. Yes
 - b. No
- 6. Why are insurance reviews important?
 - a. Personal needs analyses can help to tailor insurance to one's needs
 - b. Periodic reviews can help to spotlight coverage gaps in insurance coverages
 - c. Personal life changes can create need for new or added insurance coverages
 - d. All of the above
- 7. What is a common starting point when considering liability limits?
 - a. Home mortgage
 - b. Credit card limits
 - c. Net worth and future earnings
 - d. Term life insurance
- 8. Medical payments could pay for all of the following **except**:
 - a. A guest who becomes injured in your home
 - b. When your dog bites a child while playing in the dog park
 - c. The childminder who falls and cuts their leg while walking with your children
 - d. An independent contractor who is hurt while working on your house
- 9. If you are hit by a motorist who has no insurance what coverage could apply?
 - a. Your liability insurance
 - b. Comprehensive insurance
 - c. Specified conditions
 - d. Uninsured motorist (UM) coverage
- 10. Should your apartment burn down which loss settlement option for your personal property is needed to be reimbursed for the cost of like, kind, and quality items?
 - a. Depreciated value
 - b. Replacement cost
 - c. Endorsed property
 - d. Projected loss