

# Your Exam Content Outline

The following outline describes the content of one of the Arizona insurance examinations. The examination will contain questions on the subjects contained in the outline. The percentages indicate the relative weight assigned to each section of the examination. For example, 10 percent means that 6 questions will be drawn from the section on a 60-question exam, 10 will be drawn on a 100-question exam and 15 will be drawn on a 150-question exam.

## Arizona Examination for Life, Accident and Health or Sickness Insurance Producer

### Series 13-33

150 questions – 2.5-hour time limit

#### 1.0 Insurance Regulation 4%

##### 1.1 Licensing

- License application requirements (20-285)
- Licensing eligibility (41-1080)
- Licensing time frames (Rule R20-6-708)
- Lawful presence (41-1080)
- Types of licensees
  - Producers (20-281(5), 286)
  - Nonresidents (20-281(11))
  - Adjusters (20-321)
  - Managing general agents (MGAs) (20-311, 311.01)
  - Business entities (20-281(1), 285(D, E), 290(B))
  - Surplus lines brokers (20-407, 411)
  - Temporary (20-294)
  - Vending machines (20-293)
- Lines of producer license authority (20-286, 331, 332, 411, 411.01, 1580)
- Fingerprinting requirements (20-142(E), 285(E), 286(C), 289(D))
- Assumed business name (20-297)
- Maintenance and duration
  - Expiration, surrender and renewal (20-289)
  - Inactive license status during military service (20-289.01)
  - Change of address (20-286(C))
  - Report of actions (20-301)
  - Continuing education (20-2902, 2903)
- Disciplinary actions
  - Denial, suspension, revocation or refusal to renew; civil penalties (20-295, 296)
  - Cease and desist order (20-292)

##### 1.2 State regulation

- Acts constituting insurance transaction (20-106, 282, 401.01)
  - Negotiate (20-281(10))
  - Sell (20-281(14))
  - Solicit (20-281(15))
- Payment of premiums (20-191)
- Certificate of authority (20-217(A))

- Signature on insurance policy (20-229)
- Producer regulation
  - Sharing commissions (20-298)
  - Place of business and records (20-157, 290; AZ Const Art 14 s 16)
- Unfair practices and frauds
  - Unfair trade practices (20-442)
  - Misrepresentation (20-443, 443.01, 447; Rule R20-6-801(D))
  - False or deceptive advertising (20-444)
  - Defamation of insurer (20-445)
  - Boycott, coercion or intimidation (20-446)
  - False financial statements (20-447)
  - Unfair discrimination (20-448)
  - Gender discrimination (Rule R20-6-207)
  - Rebating (20-449-451)
  - Prohibited inducements (20-452)
  - Fees (20-465)
  - Unfair claims settlement practices (20-461; Rule R20-6-801)
  - Claims payment (20-462)
  - Insurance fraud (20-463, 466-466.04)
- Insurance information and privacy protection (20-2101-2122)

##### 1.3 Federal regulation

- Fair Credit Reporting Act (15 USC 1681-1681d)
- Fraud and false statements including 1033 waiver (18 USC 1033, 1034)
- Telemarketing Sales Rule (16 CFR 310; 15 USC 6101-6108; A.R.S. 44-1282)
- CAN-SPAM Act of 2003 (15 USC 7701; 18 USC 1037)

#### 2.0 General Insurance 6%

##### 2.1 Concepts

- Insurance, definition of (20-103)
- Risk management key terms
  - Risk
  - Exposure
  - Hazard
  - Peril
  - Loss
- Methods of handling risk
  - Avoidance
  - Retention
  - Sharing
  - Reduction
  - Transfer
- Elements of insurable risks

Adverse selection  
Law of large numbers  
Reinsurance

## **2.2 Insurers**

Types of insurers  
Captive insurance companies  
Stock companies  
Mutual companies  
Fraternal benefit societies  
Reciprocal  
Risk retention groups  
Lloyd's associations  
Private versus government insurers  
Authorized versus unauthorized insurers  
Domestic, foreign and alien insurers  
(20-201, 203, 204)  
Marketing (distribution) systems

## **2.3 Producers and general rules of agency**

Insurer as principal  
Producer/insurer relationship  
Authority and powers of producers  
Express  
Implied  
Apparent

## **2.4 Contracts**

Elements of a legal contract  
Offer and acceptance  
Consideration  
Competent parties  
Legal purpose  
Distinct characteristics of an insurance contract  
Contract of adhesion  
Personal contract  
Unilateral contract  
Conditional contract  
Legal interpretations affecting contracts  
Ambiguities in a contract of adhesion  
Reasonable expectations  
Indemnity  
Utmost good faith  
Representations/misrepresentations  
Warranties  
Concealment  
Fraud  
Waiver and estoppel

## **3.0 Life Insurance Basics 11%**

### **3.1 Insurable interest (20-443.02, 20-1104, 1106, 1107)**

### **3.2 Personal uses of life insurance**

Survivor protection  
Estate creation  
Cash accumulation  
Liquidity  
Estate conservation  
Viatical and life settlements

### **3.3 Determining amount of personal life insurance**

Human life value approach  
Needs approach  
Types of information gathered  
Determining lump-sum needs  
Planning for income needs

### **3.4 Business uses of life insurance**

Buy-sell funding  
Key person  
Executive bonuses

### **3.5 Classes of life insurance policies**

Group versus individual  
Ordinary versus industrial (home service)  
Permanent versus term  
Participating versus nonparticipating  
Fixed versus variable life insurance and annuities  
Regulation of variable products (SEC, FINRA and Arizona) (20-2604, 2606, 2633)  
Qualifications of producers for the sale of variable products (20-2662)

### **3.6 Premiums**

Factors in premium determination  
Mortality  
Interest  
Expense  
Premium concepts  
Net single premium  
Gross annual premium  
Premium payment mode

### **3.7 Producer responsibilities**

Solicitation and sales presentations  
General provisions (20-1241.03; Rule R20-6-202)  
Policy summary (Rule R20-6-209(B)(8), (D))  
Buyer's guide (20-1242.02, Rule R20-6-209(C), R20-6-211 Appendix)  
Life and Disability Insurance Guaranty Fund (20-443(6), 683)  
Life insurance policy cost comparison methods (Rule R20-6-209(B)(6))  
Replacement (20-1241-1241.09; Rule R20-6-212)  
Field underwriting  
Application procedures  
Delivery  
Policy review  
Effective date of coverage  
Premium collection  
Statement of good health

### **3.8 Individual underwriting by the insurer**

Information sources and regulation  
Application  
Producer report  
Attending physician statement  
Investigative consumer (inspection) report (20-2107)  
Medical Information Bureau (MIB)

Medical examinations and lab tests including HIV (20-448.01; Rule R20-6-1203, 1204; Bul 2003-5, 9)

Selection criteria

General selection criteria

Discrimination on basis of blindness prohibited (Rule R20-6-211)

Genetic testing (20-448(D), (E), 448.02)

Classification of risks

Preferred

Standard

Substandard

**4.0 Life Insurance Policies 8%**

**4.1 Term life insurance**

Level term

Annual renewable term

Level premium term

Decreasing term

**4.2 Whole life insurance**

Continuous premium (straight life)

Limited payment

Single premium

**4.3 Flexible premium policies**

Adjustable life

Universal life

**4.4 Specialized policies**

Joint life (first-to-die)

Juvenile life

**4.5 Group life insurance**

Individual certificates (20-1265)

Characteristics of group plans

Group eligibility (20-1251)

Types of plan sponsors

Group underwriting requirements

Conversion to individual policy (20-1266-1269)

**4.6 Credit life insurance (individual versus group)**

**5.0 Life Insurance Policy Provisions, Options and Riders 10%**

**5.1 Standard provisions**

Ownership

Assignment (20-1122, 1277)

Limitation of liability (20-1226)

Entire contract (20-1205)

Modifications

Right to examine (free look)

(Rule R20-6-209(C)(1))

Payment of premiums (20-1214)

Grace period (20-1203, 1259)

Reinstatement (20-1213)

Incontestability (20-1204, 1217, 1260)

Misstatement of age (20-1206, 1263)

Policy title (20-1216)

Policy settlements and proceeds (20-1228-1230)

Exclusions (20-1226)

Payment of claims (20-1215)

**5.2 Beneficiaries**

Designation options

Individuals

Classes

Estates

Minors

Trusts

Succession

Revocable versus irrevocable

Common disaster clause

Spendthrift clause

**5.3 Settlement options**

Cash payment

Interest only

Fixed-period installments

Fixed-amount installments

Life income

Single life

Joint and survivor

**5.4 Nonforfeiture options (20-1231)**

Cash surrender value

Extended term

Reduced paid-up insurance

**5.5 Policy loan and withdrawal options (20-1209, 1209.01)**

Cash loans

Automatic premium loans

Withdrawals or partial surrenders

**5.6 Dividend options**

Cash payment

Reduction of premium payments

Accumulation at interest

One-year term option

Paid-up additions

Paid-up insurance

**5.7 Disability riders**

Waiver of premium

Waiver of cost of insurance

Disability income benefit

Payor benefit life/disability (juvenile insurance)

**5.8 Accelerated (living) benefit provision/rider (20-1136)**

Conditions for payment

Effect on death benefit

Long-term care

Conditions for payment

Effect on death benefit

**5.9 Riders covering additional insureds (20-1257)**

Spouse/other-insured term rider

Children's term rider

Family term rider

**5.10 Riders affecting the death benefit amount**

Accidental death

Guaranteed insurability

Cost of living

Return of premium

## **6.0 Annuities 9%**

### **6.1 Standard provisions**

- Grace period (20-1219, 1271)
- Incontestability (20-1220)
- Entire contract (20-1221, 1272)
- Misstatement of age (20-1222, 1227, 1273)
- Reinstatement (20-1224, 1227)
- Free look (20-1233)
- Disclosure (20-1242, 1242.01–1242.05)

### **6.2 Annuity principles and concepts**

- Accumulation period versus annuity period
- Owner, annuitant and beneficiary
- Insurance aspects of annuities

### **6.3 Immediate versus deferred annuities**

- Single premium immediate annuities (SPIAs)
- Deferred annuities
  - Premium payment options
  - Nonforfeiture (20-1232, 1274)
  - Surrender charges
  - Death benefits

### **6.4 Annuity (benefit) payment options**

- Life contingency options
  - Pure life versus life with guaranteed minimum
  - Single life versus multiple life
- Annuities certain (types)

### **6.5 Annuity products**

- Fixed annuities
  - General account assets
  - Interest rate guarantees (minimum versus current)
  - Level benefit payment amount
- Equity indexed annuities
- Market value adjusted annuities

### **6.6 Uses of annuities**

- Lump-sum settlements
- Qualified retirement plans
  - Group versus individual annuities
- Personal uses
  - Individual retirement plans
  - Tax-deferred growth
  - Retirement income
  - Education funds
- Compatibility and suitability (20-1243, 1243.01–1243.06)

## **7.0 Federal Tax Considerations for Life Insurance and Annuities 4%**

### **7.1 Taxation of personal life insurance**

- Amounts available to policyowner
  - Cash value increases
  - Dividends
  - Policy loans
  - Surrenders
- Amounts received by beneficiary
  - General rule and exceptions
  - Settlement options
- Values included in insured's estate

### **7.2 Modified endowment contracts (MECs)**

- Modified endowment versus life insurance
- Seven-pay test
- Distributions

### **7.3 Taxation of non-qualified annuities**

- Individually-owned
  - Accumulation phase (tax issues related to withdrawals)
  - Annuity phase and the exclusion ratio
  - Distributions at death
- Corporate-owned

### **7.4 Taxation of individual retirement plans**

- Traditional IRAs
  - Contributions and deductible amounts
  - Premature distributions (including taxation issues)
  - Annuity phase benefit payments
  - Values included in the annuitant's estate
  - Amounts received by beneficiary
- Roth IRAs
  - Contributions and limits
  - Distributions

### **7.5 Rollovers and transfers (IRAs and qualified plans)**

### **7.6 Section 1035 exchanges**

## **8.0 Qualified Plans 3%**

### **8.1 General requirements**

### **8.2 Federal tax considerations**

- Tax advantages for employers and employees
- Taxation of distributions (age-related)

### **8.3 Plan types, characteristics and purchasers**

- Simplified employee pensions (SEPs)
- Self-employed plans (HR 10 or Keogh plans)
- Profit-sharing and 401(k) plans
- SIMPLE plans
- 403(b) tax-sheltered annuities (TSAs)

## **9.0 Disability (Accident and Health) Insurance Basics 9%**

### **9.1 Definitions of perils**

- Accidental injury
- Sickness

### **9.2 Principal types of losses and benefits**

- Loss of income from disability
- Medical expense
- Dental expense
- Long-term care expense

### **9.3 Classes of health insurance policies**

- Individual versus group
- Private versus government
- Limited versus comprehensive

### **9.4 Limited policies**

- Limited perils and amounts
- Required notice to insured
- Types of limited policies
  - Accident-only
  - Specified (dread) disease

- Hospital indemnity (income)
- Credit disability
- Blanket insurance (teams, passengers, other)
- Prescription drugs
- Vision care

#### **9.5 Common exclusions from coverage**

#### **9.6 Producer responsibilities in individual health insurance**

- Marketing requirements
  - Advertising (Rule R20-6-201)
  - Sales presentations
- Life and Disability Insurance Guaranty Fund (20-683)
- Field underwriting
  - Nature and purpose
  - Disclosure of information about individuals
  - Application procedures
  - Requirements at delivery of policy
- Common situations for errors/omissions

#### **9.7 Individual underwriting by the insurer**

- Underwriting criteria
- Sources of underwriting information
  - Application
  - Producer report
  - Attending physician statement
  - Investigative consumer (inspection) report (20-2107)
  - Medical Information Bureau (MIB)
  - Medical examinations and lab tests (including HIV consent) (20-448.01; Rule R20-6-1203, 1204)(Bul 2003-5, 9)
- Unfair discrimination (20-448)
- Genetic testing (20-448(D), (E), 448.02)
- Classification of risks
  - Preferred
  - Standard
  - Substandard

#### **9.8 Considerations in replacing health insurance**

- Pre-existing conditions
- Benefits, limitations and exclusions
- Underwriting requirements
- Producer's liability for errors and omissions

### **10.0 Individual Disability (Accident and Health) Insurance Policy General Provisions 6%**

#### **10.1 Uniform required provisions**

- Entire contract; changes (20-1345)
- Time limit on certain defenses (20-1346)
- Grace period (20-1347)
- Reinstatement (20-1348)
- Claim procedures (20.1349-53)
- Physical examinations and autopsy (20-1354)
- Legal actions (20-1355)
- Change of beneficiary (20-1356)

#### **10.2 Uniform optional provisions**

- Change of occupation (20-1358)
- Misstatement of age (20-1359, 1373)
- Other insurance in this insurer (20-1360)

- Insurance with other insurers
  - Expense-incurred basis (20-1361)
  - Other benefits (20-1362)
- Unpaid premium (20-1364)
- Cancellation (20-1365)
- Conformity with state statutes (20-1366)
- Illegal occupation (20-1367)
- Intoxicants and narcotics (20-1368)

#### **10.3 Other general provisions**

- Right to examine (free look) (Rule R20-6-501)
- Insuring clause
- Consideration clause
- Renewability clause (20-1380)
  - Noncancelable
  - Guaranteed renewable
  - Conditionally renewable
  - Renewable at option of insurer
  - Nonrenewable (cancelable, term)
- Guaranteed issue (20-1379)

### **11.0 Disability Income and Related Insurance 5%**

#### **11.1 Qualifying for disability benefits**

- Inability to perform duties
  - Own occupation
  - Any occupation
- Pure loss of income (income replacement contracts)
- Presumptive disability
- Requirement to be under physician care

#### **11.2 Individual disability income insurance**

- Basic total disability plan
  - Income benefits (monthly indemnity)
  - Elimination and benefit periods
  - Waiver of premium feature
- Coordination with social insurance and workers compensation benefits
  - Additional monthly benefit (AMB)
  - Social insurance supplement (SIS)
  - Occupational versus nonoccupational coverage
- At-work benefits
  - Partial disability benefit
  - Residual disability benefit
- Other provisions affecting income benefits
  - Cost of living adjustment (COLA) rider
  - Future increase option (FIO) rider
  - Relation of earnings to insurance (20-1363)
- Other cash benefits
  - Accidental death and dismemberment
  - Rehabilitation benefit
  - Medical reimbursement benefit (nondisabling injury)
- Refund provisions
  - Return of premium
  - Cash surrender value
- Exclusions

#### **11.3 Unique aspects of individual disability underwriting**

- Occupational considerations

Benefit limits  
Policy issuance alternatives

#### **11.4 Group disability income insurance**

Group versus individual plans  
Short-term disability (STD)  
Long-term disability (LTD)

#### **11.5 Business disability insurance**

Key employee (partner) disability income  
Business overhead expense policy  
Disability buy-sell policy

#### **11.6 Social Security disability**

Qualification for disability benefits  
Definition of disability  
Waiting period  
Disability income benefits

#### **11.7 Workers compensation**

Eligibility (RL 23-901, 23-901.01)  
Benefits (RL 23-1021)

### **12.0 Medical Plans 6%**

#### **12.1 Medical plan concepts**

Fee-for-service basis versus prepaid basis  
Specified coverages versus comprehensive care  
Benefit schedule versus  
usual/reasonable/customary charges  
Any provider versus limited choice of providers  
Insureds versus subscribers/participants

#### **12.2 Types of providers and plans**

Major medical insurance (indemnity plans)  
Characteristics  
Common limitations  
Exclusions from coverage  
Provisions affecting cost to insured  
Health care services organizations (HMOs)  
General characteristics  
Preventive care services  
Primary care physician versus referral  
(specialty) physician  
Emergency care  
Hospital services  
Other basic services  
Preferred provider organizations (PPOs)  
General characteristics  
Open panel or closed panel  
Types of parties to the provider contract  
Point-of-service (POS) plans  
Nature and purpose  
Out-of-network provider access (open-ended  
HMO)  
PCP referral (gatekeeper PPO)  
Indemnity plan features

#### **12.3 Cost containment in health care delivery**

Cost-saving services  
Preventive care  
Hospital outpatient benefits  
Alternatives to hospital services  
Utilization management  
Prospective review

Concurrent review

#### **12.4 Arizona eligibility requirements (individual and group)**

Dependent child age limit (20-1342(A)(3))  
Newborn child coverage (20-1342(A)(3))  
Coverage of adopted children (20-  
1342(A)(3),(11),(12), 1692, 2321)  
Child coverage; non-custodial parents  
(20-1692.03)  
Physically or mentally handicapped dependent  
coverage (20-1342.01, 1407)

### **13.0 Group Disability (Accident and Health) Insurance 5%**

#### **13.1 Characteristics of group insurance**

Group contract  
Certificate of coverage (20-1402(A)(2))  
Experience rating versus community rating

#### **13.2 Types of eligible groups (20-1401)**

Employment-related groups  
Individual employer groups  
Multiple-Employer Trusts (METs) or Welfare  
Arrangements (MEWAs)  
Associations (alumni, professional, other)  
Customer groups (depositors, creditor-debtor,  
other)

#### **13.3 Marketing considerations**

Advertising (Rule R20-6-201)  
Regulatory jurisdiction/place of delivery  
Disclosure form (20-2323)

#### **13.4 Employer group disability (accident and health) insurance**

Insurer underwriting criteria  
Characteristics of group  
Plan design factors  
Eligibility for coverage  
Annual open enrollment  
Employee eligibility  
Dependent eligibility  
Coordination of benefits provision  
(Rule R20-6-214)  
Change of insurance companies or loss of coverage  
Coinsurance and deductible carryover  
No-loss no-gain  
Events that terminate coverage  
Extension of benefits  
Continuation of coverage under COBRA and  
Arizona specific rules (20-1377)  
Conversion privilege (20-1377, 1408)  
Reinstatement of coverage for military  
personnel (20-1408(L))

#### **13.5 Small group disability (accident and health) insurance**

Definition of small employer (20-2301(A)(21))  
Availability and eligibility (20-2304, 2307, 2308)  
Prohibited marketing practices (20-2313)  
Renewability (20-2309)  
Guaranteed issue (20-2304)

- Limitations on exclusion from coverage
  - Pre-existing conditions (20-2301(A)(20), 2310(B))
  - Credit for prior coverage (20-2310)
  - Small business health insurance (20-2341)

### **13.6 HIPAA (Health Insurance Portability and Accountability Act) requirements (20-1379)**

- Eligibility
- Guaranteed issue
- Pre-existing conditions
- Creditable coverage
- Renewability

### **14.0 Dental Insurance 3%**

#### **14.1 Types of dental treatment**

- Diagnostic and preventive
- Restorative
- Oral surgery
- Endodontics
- Periodontics
- Prosthodontics
- Orthodontics

#### **14.2 Indemnity plans**

- Choice of providers
- Scheduled versus nonscheduled plans
- Benefit categories
  - Diagnostic/preventive services
  - Basic services
  - Major services
- Deductibles and coinsurance
- Combination plans
- Exclusions
- Limitations
- Predetermination of benefits

#### **14.3 Prepaid dental plans**

- Characteristics
- Basic services (R20-6-1806)
- Exclusions
- Limitations

#### **14.4 Preferred Provider Organization (PPO) Dental Plan**

### **15.0 Insurance for Senior Citizens and Special Needs Individuals 8%**

#### **15.1 Medicare**

- Nature, financing and administration
- Part A — Hospital Insurance
  - Individual eligibility requirements
  - Enrollment
  - Coverages and cost-sharing amounts
- Part B — Medical Insurance
  - Individual eligibility requirements
  - Enrollment
  - Coverages and cost-sharing amounts
  - Exclusions
  - Claims terminology and other key terms
- Part C — Medicare Advantage
- Part D — Prescription drug insurance

#### **15.2 Medicare supplements (Rule R20-6-1101)**

- Purpose
- Open enrollment
- Standardized Medicare supplement plans
  - Core benefits
  - Additional benefits
- Arizona regulations and required provisions
  - Standards for marketing
  - Advertising
  - Appropriateness of recommended purchase and excessive insurance
  - Guide to health insurance
  - Outline of coverage
  - Right to return
  - Replacement
  - Minimum benefit standards
  - Required disclosure provisions
  - Permitted compensation arrangements
  - Renewability and cancellation
  - Continuation and conversion requirements
  - Notice of change
- Medicare SELECT

#### **15.3 Other options for individuals with Medicare**

- Employer group health plans
  - Disabled employees
  - Employees with kidney failure
  - Individuals age 65 and older
- Arizona Health Care Cost Containment System (AHCCCS)
  - Eligibility (RL 36-2901(6), 2901.03, .05)
  - Benefits (RL 36-2907)

#### **15.4 Long-term care (LTC) insurance**

- Eligibility for benefits
- Levels of care
  - Skilled care
  - Intermediate care
  - Custodial care
  - Home health care (Rule R20-6-1004(I))
  - Adult day care
  - Respite care
- Benefit periods (20-1691.03(C))
- Benefit amounts
- Optional benefits
  - Guarantee of insurability
  - Return of premium
- Qualified LTC plans
- Exclusions (Rule R20-6-1004(B)(1)-(4))
- Underwriting considerations
- Arizona regulations and required provisions
  - Standards for marketing (Rule R20-6-1017)
  - Advertising (20-1110(E))
  - Shopper's guide (Rule R20-6-1023)
  - Outline of coverage (20-1691.06; Rule R20-6-1022)
  - Right to return (free look) (20-1691.07)
  - Replacement (Rule R20-6-1004(F), 1010)
  - Prohibited policy provisions (20-1691.05; Rule R20-6-1004(B), 1011)
  - Renewal considerations (Rule R20-6-1004(A))

- Cancellation (20-1691.03(A))
- Unintentional lapse (Rule R20-6-1005)
- Suitability (Rule R20-6-1018)
- Premium increase (Rule R20-6-1004(G), 1008)
- Continuation of benefits (Rule R20-6-1004(E))
- Inflation protection (Rule R20-6-1006)
- Required disclosure provisions (Rule R20-6-1007)
- Pre-existing conditions (20-1691(12), 1691.03(G))
- Contestable periods (20-1691.10)
- Nonforfeiture (Rule R20-6-1019)
- Benefit triggers (Rule R20-6-1020)

## **16.0 Federal Tax Considerations for Disability (Accident and Health) Insurance 3%**

### **16.1 Personally-owned health insurance**

- Disability income insurance
- Medical expense insurance
- Long-term care insurance

### **16.2 Employer group health insurance**

- Disability income (STD, LTD)
  - Benefits subject to FICA
- Medical and dental expense
- Long-term care insurance
- Accidental death and dismemberment
- Section 125 plans

### **16.3 Medical expense coverage for sole proprietors and partners**

### **16.4 Business disability insurance**

- Key person disability income
- Buy-sell policy

### **16.5 Health Reimbursement Arrangements (HRAs)**

- Flexible Spending Accounts (FSAs)
  - Definition
  - Eligibility
  - Contribution limits

- Health Savings Accounts (HSAs)
  - Definition
  - Eligibility
  - Contribution limits

- Medical Savings Accounts (MSAs)
  - Definition
  - Eligibility
  - Contribution limits