



Pohs Institute
1400 Old Country Rd. Suite C100
Westbury, NY 11590
Phone: 516-997-8360
Fax: 516-997-5446

Locations: NYC, Westchester, Westbury
Approved by the NY Dept of Financial Services
Stan Gruverman, *President*
www.pohsinstitute.com

LIFE, ACCIDENT & HEALTH INSURANCE **PRE-LICENSING COURSE- 2019**

Qualifies Students to take the NY Life And/Or Accident & Health Agent/Broker State Examinations

TUITION: \$349 (INCLUDES TEXTBOOK)

COURSE HIGHLIGHTS

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| <ul style="list-style-type: none">• Types of Life Accident and Health Policies• Annuities• Policy Riders, Provisions, Options• Underwriting Procedures• Taxes and Retirement• NY State Law | <ul style="list-style-type: none">• Other Insurance Concepts• Social Insurance• Medicare Supplements• Long Term Care• Health Maintenance Organizations (HMO) |
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COURSE PROCEDURES

TEXT BOOKS

Students ***are required*** to obtain the textbook ***prior to*** the beginning of class in order to complete a mandatory self-study assignment due on the first day of class. Students may arrange to pay a \$16 shipping & handling fee when registering for class ***or*** pick-up the textbook free of charge from the Westbury or NYC school locations. Textbooks are shipped via UPS Ground 2-Day.

Pohs Institute ***strongly recommends*** all students register at least seven (7) days prior to class in order to properly read, comprehend and complete the first self-study assignment.

SELF-STUDY ASSIGNMENTS

The first self-study assignment is due on the first day of class. The required assignment, along with instructions, will be included with the textbook.

ONLINE PRACTICE EXAMS SPECIAL PACKAGE

Receive the popular Online Practice Exam Access
for only \$40.00* (regularly \$49.95) plus sales tax

*Online access purchased **anytime after** time of enrollment will be subject to full \$49.95 price.



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2019- Life, Accident and Health Schedule

43 total hours

(23 hours in-class; 17 hours of self-study; 3-hour final exam)

SCHEDULE TYPES	
WED / SAT	(3) Wed (6:00PM - 9:30PM) & (2) Sat (9:00AM - 5:30PM)
1 WEEK ACCELERATED	(1) Mon (9:00AM - 5:30PM), (1) Tues & (1) Wed (9:00AM - 5:00PM) & (1) Fri (9:00AM - 12:00PM - Final Exam Only)

<u>WESTBURY</u>	
1400 Old Country Road Suite C-100, Westbury, NY 11590	
Start Dates (last date is final exam)	Days of Week
Jan 14, 15, 16, 18	Mon/Tue/Wed/Fri (1 Week)
Jan 28, 29, 30, 2/1	Mon/Tue/Wed/Fri (1 Week)
Feb 13, 16, 20, 23, 27	Wed/Sat
Mar 11, 12, 13, 15	Mon/Tue/Wed/Fri (1 Week)
Mar 25, 26, 27, 29	Mon/Tue/Wed/Fri (1 Week)
Apr 22, 23, 24, 26	Mon/Tue/Wed/Fri (1 Week)
May 6, 7, 8, 10	Mon/Tue/Wed/Fri (1 Week)
May 20, 21, 22, 24	Mon/Tue/Wed/Fri (1 Week)
June 10, 11, 12, 14	Mon/Tue/Wed/Fri (1 Week)
July 8, 9, 10, 12	Mon/Tue/Wed/Fri (1 Week)
July 22, 23, 24, 26	Mon/Tue/Wed/Fri (1 Week)
Aug 19, 20, 21, 23	Mon/Tue/Wed/Fri (1 Week)
Sept 3(Tues), 4, 5, 9	Tue/Wed/Thurs/Mon (1 Week)
Sept 16, 17, 18, 20	Mon/Tue/Wed/Fri (1 Week)
Oct 14, 15, 16, 18	Mon/Tue/Wed/Fri (1 Week)
Nov 11, 12, 13, 15	Mon/Tue/Wed/Fri (1 Week)
Dec 2, 3, 4, 6	Mon/Tue/Wed/Fri (1 Week)
Dec 16, 17, 18, 20	Mon/Tue/Wed/Fri (1 Week)

MANHATTAN
80 Maiden Lane, 9th Floor, NY, NY 10038

Start Dates (last date is final exam)	Days of Week
Jan 7, 8, 9, 11	Mon/Tue/Wed/Fri (1 Week)
Jan 23, 26, 30, 2/2, 6	Wed/Sat
Feb 19(Tues), 20, 21, 25	Tues/Wed/Thur/ Mon (1 Week)
Mar 4, 5, 6, 8	Mon/Tue/Wed/Fri (1 Week)
Mar 18, 19, 20, 22	Mon/Tue/Wed/Fri (1 Week)
Apr 8, 9, 10, 12	Mon/Tue/Wed/Fri (1 Week)
Apr 29, 30, 5/1, 3	Mon/Tue/Wed/Fri (1 Week)
May 13, 14, 15, 17	Mon/Tue/Wed/Fri (1 Week)
May 29, 6/1, 5, 8, 12	Wed/Sat
June 24, 25, 26, 28	Mon/Tue/Wed/Fri (1 Week)
July 15, 16, 17, 19	Mon/Tue/Wed/Fri (1 Week)
July 29, 30, 31, 8/2	Mon/Tue/Wed/Fri (1 Week)
Aug 12, 13, 14, 16	Mon/Tue/Wed/Fri (1 Week)
Aug 26, 27, 28, 30	Mon/Tue/Wed/Fri (1 Week)
Sept 9, 10, 11, 13	Mon/Tue/Wed/Fri (1 Week)
Sept 25, 28, 10/2, 5, 10	Wed/Sat/Wed/Sat/Thurs
Oct 21, 22, 23, 25	Mon/Tue/Wed/Fri (1 Week)
Nov 4, 5, 6, 8	Mon/Tue/Wed/Fri (1 Week)
Nov 18, 19, 20, 22	Mon/Tue/Wed/Fri (1 Week)
Dec 9, 10, 11, 13	Mon/Tue/Wed/Fri (1 Week)



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Registration Form

FAX FORM TO: 516-997-5446 OR SCAN AND EMAIL TO REGISTRATION@POHSINSTITUTE.COM

Date of Course: Course: Location:
Last Name: First Name: Initial:
Home Address: Apt/Suite#:
City: State: Zip:
Home Phone:
Business Address:
City: State: Zip:
Business Phone: E-Mail:
Occupation: Employed By:

Please check all that apply:
Class Tuition (includes text) \$349
Online Exam Review \$40 + sales tax
Shipping/Handling (UPS Ground) \$16
Ship to: Home Business I'll Pick Up
TOTAL: \$
Payment Type: VISA MASTERCARD AMEX CHECK
NAME ON CREDIT CARD:
CREDIT CARD # EXP. DATE:
SECURITY CODE:
BILLING ADDRESS: Home Business Other
*CHECK # (books cannot be shipped until check clears)

*IN THE EVENT OF A RETURNED CHECK A \$35 PENALTY WILL BE IMPOSED AND NO FURTHER CHECKS WILL BE ACCEPTED.

POHS RESERVES THE RIGHT TO CANCEL CLASSES DUE TO INSUFFICIENT REGISTRATION. IN THE EVENT OF A CANCELLED CLASS, ALL TUITION WILL BE RETURNED IN FULL. STUDENTS WHO DO NOT RE-SCHEDULE A CLASS PRIOR TO THEIR ORIGINAL CLASS START DATE WILL BE SUBJECT TO A \$25 RESCHEDULING FEE PAYABLE AT TIME OF RESCHEDULING. LIFE, ACCIDENT & HEALTH TUITION INCLUDES A \$25 NON-REFUNDABLE REGISTRATION FEE.

I understand and agree to all of the stated conditions:

Signature: Date: