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Insurance Licensing Pennsylvania Life, Accident and Health Exam Sample Questions (Q150-Q155):

NEW QUESTION # 150

Which of the following is a common exclusion from coverages found in accident and health policies?

- A. Flu and pneumonia shots.
- B. Emergency room coverages.
- C. Coordination of benefits.
- D. Self-inflicted injuries.

Answer: D

Explanation:

Accident and Health insurance policies issued in Pennsylvania contain standard exclusions intended to prevent coverage for losses that are intentional or not accidental in nature. One of the most common and clearly defined exclusions is self-inflicted injuries. Pennsylvania-approved policy provisions specify that injuries or losses caused intentionally by the insured are excluded from coverage, whether the act was committed while the insured was sane or insane, unless the policy explicitly provides otherwise. This exclusion exists to reduce moral hazard and ensure that insurance remains a mechanism for protection against unforeseen events rather than intentional harm. Accident and Health insurance is designed to cover accidental injuries and sickness, not losses resulting from deliberate actions.

The remaining answer choices do not represent exclusions. Emergency room services are typically covered subject to deductibles or copayments. Flu and pneumonia shots may be covered as preventive services.

Coordination of benefits is a claims-handling provision used when more than one policy applies. Therefore, self-inflicted injuries is the correct and verified answer under Pennsylvania Accident and Health Insurance guidelines.

NEW QUESTION # 151

What long-term care insurance provision covers health care provided in an individual's residence and must begin within a certain time frame following a nursing home stay?

- A. Adult day care.
- B. Respite care.
- C. Home health care.
- D. Assisted living health care.

Answer: C

Explanation:

In Pennsylvania Long-Term Care Insurance policies, home health care is the provision that covers medical and supportive services provided in an individual's residence. This benefit must often begin within a specified time frame following a nursing home stay to qualify for coverage, depending on policy terms.

Pennsylvania-approved LTC study materials explain that home health care services may include skilled nursing care, physical therapy, occupational therapy, and assistance with activities of daily living. This provision supports continuity of care and helps insureds transition from institutional care back to their homes.

The other options do not meet the criteria described. Respite care provides temporary relief for caregivers.

Adult day care offers services outside the home. Assisted living health care applies to residential facilities, not an individual's private residence. Therefore, home health care is the correct and verified answer under Pennsylvania Life, Accident, and Health Insurance regulations.

NEW QUESTION # 152

In broad terms, the types of support and services generally associated with Long-Term Care policies are provided at which three levels of care?

- A. Professional, social, and economic care.
- B. Functional, rehabilitational, and medical care.
- C. Skilled nursing, Intermediate, and custodial care.
- D. Home-based, assisted living, and medical care.

Answer: C

Explanation:

Pennsylvania Long-Term Care insurance policies provide benefits across three recognized levels of care: skilled nursing care, intermediate care, and custodial care. These levels represent increasing degrees of assistance needed by individuals who can no longer perform activities of daily living independently.

Skilled nursing care involves continuous medical supervision provided by licensed nurses and physicians.

Intermediate care requires some medical oversight but not on a continuous basis. Custodial care focuses on non-medical assistance with daily activities such as bathing, dressing, and eating.

These three levels are consistently referenced in Pennsylvania Life, Accident, and Health Insurance licensing materials as the standard framework for long-term care coverage. The other answer choices do not align with Pennsylvania's recognized classification system. Therefore, the correct and verified answer is B. Skilled nursing, Intermediate, and custodial care.

NEW QUESTION # 153

What does the annuity certain payment option guarantee?

- A. A higher rate of return
- B. Payments will continue until all of the funds are exhausted
- C. Benefits will be paid to the beneficiary for the remainder of their life
- D. The highest monthly income

Answer: B

Explanation:

The annuity certain payment option guarantees that payments will continue for a specified period or until all funds in the annuity are exhausted. This option ensures that the annuitant or designated beneficiary receives payments for the entire guaranteed period, even if the annuitant dies before the period ends.

Annuity certain options are commonly structured as "10-year certain" or "20-year certain" contracts. If the annuitant passes away during the guaranteed period, remaining payments are made to the beneficiary until the end of the term. This provides certainty and predictability of income distribution.

The other options are incorrect. The highest monthly income is provided by a life-only option. A higher rate of return is not guaranteed by any payout option. Benefits paid for the remainder of the beneficiary's life describe a life income option, not an annuity certain. Therefore, the correct and verified answer under Pennsylvania Life, Accident, and Health Insurance principles is C. Payments will continue until all of the funds are exhausted.

NEW QUESTION # 154

The premium mode defines the

- A. premium limit.
- B. method of premium payment (cash or credit).
- C. premium amount
- D. frequency of the premium payment.

Answer: D

Explanation:

The premium mode in Pennsylvania insurance terminology refers to the frequency with which premium payments are made. Common premium modes include annual, semiannual, quarterly, and monthly payment schedules. Pennsylvania Life, Accident, and Health Insurance study materials emphasize that premium mode does not determine the premium amount itself but only how often the premium is paid.

The premium amount is established through underwriting factors such as age, health, policy type, and risk classification. The premium mode simply divides that amount into scheduled installments. While insurers may charge slightly higher total premiums for more frequent payment modes due to administrative costs, the definition of premium mode remains unchanged. It does not define payment limits or whether premiums are paid by cash, check, or electronic means. Therefore, option A is the correct and verified answer.

NEW QUESTION # 155

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