

# PA-Life-Accident-and-Health퍼펙트덤프최신문제인증 덤프는 Pennsylvania Life, Accident and Health Exam시 험패스에유효한자료

## PENNSYLVANIA LIFE, ACCIDENT AND HEALTH INSURANCE STATE EXAM 2024-2025 WITH 100 QUESTIONS AND CORRECT ANSWERS/ PENNSYLVANIA HEALTH AND LIFE INSURANCE STATE EXAM REVIEW(NEW!!)

Which of the following is an example of a peril covered in an accident and health insurance policy? - ANSWER: Sickness

An Applicant for an individual Health policy failed to complete the application properly. Her stay at the hospital was not covered by insurance because she has not met the conditions specified in the... - ANSWER: Consideration Clause

A person applying for a manager or exclusive general agent license must meet all of the following criteria EXCEPT - ANSWER: Be responsible for at least 25% of total commissions collected by the office that he or she manages

Which insurance principle states that if a policy allows for greater compensation than the financial loss incurred, the insured may only receive benefits for the amount lost? - ANSWER: Indemnity

Which of the following would not be considered an expectation to the national do not call list? - ANSWER: Calls based from outside the United States

Insurance companies may be classified according to the legal form of their ownership. The type of company organized to return any surplus money to their policyholders is - ANSWER: A mutual insurer

참고: ITDumpsKR에서 Google Drive로 공유하는 무료 2026 Insurance Licensing PA-Life-Accident-and-Health 시험 문제집이 있습니다: [https://drive.google.com/open?id=10hPqkohaW0w1N5MRrLPXP7\\_gTFLwWUj](https://drive.google.com/open?id=10hPqkohaW0w1N5MRrLPXP7_gTFLwWUj)

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>> PA-Life-Accident-and-Health퍼펙트 덤프 최신문제 <<

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## 최신 Pennsylvania Insurance Licencing (PAIN) PA-Life-Accident-and-Health 무료샘플문제 (Q28-Q33):

### 질문 # 28

Medicare supplement policies are provided by

- A. employers.
- B. the federal government.
- C. private insurers.
- D. state governments.

정답: C

#### 설명:

Medicare Supplement policies, commonly referred to as Medigap, are issued by private insurance companies that are licensed and regulated by the Pennsylvania Insurance Department. While Medicare itself is a federal health insurance program, Medicare Supplement insurance is designed to fill coverage gaps left by Original Medicare, such as deductibles, coinsurance, and copayments. Pennsylvania Life and Health Insurance study guides clearly state that these policies are standardized under federal law but sold and administered exclusively by private insurers.

Neither employers, state governments, nor the federal government issue Medicare Supplement policies. The federal government establishes Medicare benefits, while the state enforces regulatory oversight to ensure insurers comply with consumer protection standards. Employers may offer retiree health benefits, but they do not provide Medigap policies. Therefore, under Pennsylvania insurance law and approved exam materials, private insurers are the only correct providers of Medicare Supplement policies.

### 질문 # 29

The levels of coverage defined in the Affordable Care Act are

- A. Individual, Parent-Child, Spousal, and Family.
- B. HMO, EPO, POS, and PPO.
- C. Child Only, Limited Benefit Plan, Catastrophic, and Major Medical
- D. Bronze, Silver, Gold, and Platinum

정답: D

#### 설명:

Under the Affordable Care Act (ACA), which is fully incorporated into Pennsylvania Accident and Health Insurance standards, health insurance plans sold in the individual and small group markets are categorized into four standardized metal levels: Bronze, Silver, Gold, and Platinum. These levels do not describe the quality of care but rather the actuarial value, or the percentage of total average healthcare costs the plan is expected to cover.

Bronze plans typically cover approximately 60% of healthcare expenses and have lower premiums but higher out-of-pocket costs. Silver plans cover about 70% and are particularly significant because cost-sharing reductions apply only to Silver-level plans for eligible individuals. Gold plans cover approximately 80% of costs, while Platinum plans cover about 90%, offering lower deductibles and copayments but higher premiums.

Pennsylvania insurance study guides emphasize that these metal tiers allow consumers to compare plans more easily based on cost-sharing responsibility. The remaining answer choices describe family status classifications, types of managed care plans, or unrelated benefit structures, none of which define ACA coverage levels. Therefore, Bronze, Silver, Gold, and Platinum is the correct and verified answer.

### 질문 # 30

The ownership provision of a life insurance policy states that during the insured individuals lifetime, the rights and privileges belong to the

- A. owner only.
- B. beneficiaries.
- C. insured individual only.
- D. insured individual's family.

**정답: A**

**설명:**

The ownership provision of a life insurance policy under Pennsylvania Life Insurance law states that all rights and privileges of the policy belong to the policyowner during the insured individual's lifetime. These rights include naming or changing beneficiaries, borrowing against cash value, assigning the policy, and surrendering the policy.

Pennsylvania-approved insurance study materials clarify that the policyowner may or may not be the insured.

When the owner and insured are different individuals, the insured does not automatically have control over policy decisions.

Beneficiaries also have no rights while the insured is alive unless designated as irrevocable.

The insured's family likewise has no ownership rights unless specifically named as policyowners or irrevocable beneficiaries.

Therefore, ownership rights rest exclusively with the owner only, making option B the correct and verified answer under Pennsylvania Life, Accident, and Health Insurance regulations.

**질문 # 31**

Penalties that may be levied by the insurance department for committing fraud include all of the following EXCEPT

- A. license revocation.
- B. incarceration.
- C. fines.
- D. order to cease and desist

**정답: B**

**설명:**

The Pennsylvania Insurance Department has broad authority to enforce insurance laws and penalize fraudulent activity. However, its authority is administrative and regulatory, not criminal. As such, the Department may impose fines, issue cease and desist orders, and revoke or suspend licenses for violations such as insurance fraud.

Incarceration is a criminal penalty, which can only be imposed by a court of law following prosecution by the appropriate legal authorities. While insurance fraud may lead to criminal charges and imprisonment, incarceration is not a penalty directly levied by the Insurance Department itself.

Pennsylvania insurance examination materials clearly distinguish between administrative penalties and criminal consequences.

Understanding this distinction is essential for producer compliance and exam success.

Therefore, incarceration is the correct answer as the option that is NOT a penalty imposed by the Insurance Department.

**질문 # 32**

Which type of policy contains both a minimum and target premium?

- A. graded premium life
- B. whole life
- C. universal life
- D. adjustable life

**정답: C**

**설명:**

Under Pennsylvania Life Insurance principles, universal life insurance policies are characterized by flexible premiums and adjustable death benefits. These policies contain both a minimum premium and a target premium. The minimum premium is the least amount required to keep the policy in force based on current assumptions, while the target premium is the recommended amount that will adequately fund the policy and maintain coverage as intended.

Universal life allows policyowners to vary premium payments within contract limits. Paying only the minimum premium may cause cash values to erode, while paying the target premium helps build sufficient cash value to support long-term coverage. This dual-premium structure is unique to universal life and is emphasized in Pennsylvania insurance licensing materials.

Whole life, graded premium life, and adjustable life policies do not operate with a minimum and target premium structure. Therefore, the correct and verified answer is C. universal life.

## 질문 # 33

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