

100% Pass Quiz PA-Life-Accident-and-Health - Useful Pennsylvania Life, Accident and Health Exam Reliable Exam Sample

109 ExamFX Pennsylvania life and health ExamFX simulated exam Questions and 100% Correct Answers

1. An employee becomes insured under a PPO plan provided by his employer. If the insured decides to go to a physician who is not a PPO provider, which of the following will happen? **ANS: The PPO will pay reduced benefits**
2. Insurers may change which of the following on a guaranteed renewable health insurance policy? **ANS: Rates by class**
3. If a business wants to buy a disability income policy on a key employee, which of the following is considered the applicant? **ANS: The employer**
4. When must an insurance company present an outline of coverage to an applicant for a Medicare Supplement Policy? **ANS: At the time of application**
5. According to the PPACA metal levels classification, if a health plan is expected to cover 90% of the cost for an average population, and the participants would cover the remaining 10% what type of plan is that? **ANS: Platinum**
6. A producer licensed in Pennsylvania must notify the Insurance Department of any change in address in his or her residence or business address within how many days? **ANS: 30**
7. Which of the following is true regarding Medicare Supplement Policies? **ANS: They must be guaranteed renewable**
8. When the policy premium wasn't submitted with the application, what should the agent obtain from the insured upon policy delivery? **ANS: A statement of good health**

So many candidates have encountered difficulties in preparing to pass the PA-Life-Accident-and-Health exam. But our study materials will help candidates to pass the exam easily. Our PA-Life-Accident-and-Health guide questions can provide statistics report function to help the learners to find weak links and deal with them. The PA-Life-Accident-and-Health Test Torrent boost the function of timing and simulating the exam. They set the timer to simulate the exam and help the learners adjust the speed and keep alert. So the PA-Life-Accident-and-Health guide questions are very convenient for the learners to master and pass the exam.

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Insurance Licensing PA-Life-Accident-and-Health Questions Tips For Better Preparation 2026

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Insurance Licensing Pennsylvania Life, Accident and Health Exam Sample Questions (Q142-Q147):

NEW QUESTION # 142

Which is NOT subject to exclusion from coverage under long-term care (LTC) policies?

- A. chemical or alcohol dependency
- B. self-inflicted injuries
- C. organically-based mental illness (e.g., senile dementia)
- D. injuries from War

Answer: C

Explanation:

Under Pennsylvania Long-Term Care (LTC) Insurance regulations, organically-based mental illnesses, such as senile dementia or Alzheimer's disease, are not subject to exclusion from coverage. Pennsylvania-approved LTC policies must provide benefits for cognitive impairments that arise from organic or physical causes, recognizing these conditions as legitimate medical illnesses requiring long-term care services.

In contrast, LTC policies may exclude coverage for injuries resulting from war, self-inflicted injuries, and chemical or alcohol dependency. These exclusions are clearly permitted under Pennsylvania insurance statutes and are consistently highlighted in LTC policy provisions and licensing study guides. Substance abuse and self-harm are considered behavioral or intentional risks and may be excluded unless required otherwise by law.

Organically-based mental illnesses differ significantly because they involve degenerative brain conditions rather than voluntary behavior. Pennsylvania regulations require LTC policies to address cognitive impairment as a qualifying trigger for benefits, including supervision needs. As a result, organically-based mental illness cannot be excluded and is the correct and verified answer.

NEW QUESTION # 143

Which of the following is a branch of dentistry dealing with the replacement of missing parts?

- A. Prosthodontics
- B. Endodontics
- C. Periodontics
- D. Orthodontics

Answer: A

Explanation:

In Pennsylvania Accident and Health Insurance education, prosthodontics is defined as the branch of dentistry that deals with the replacement of missing teeth and oral structures. This specialty focuses on restoring oral function, appearance, and comfort through devices such as dentures, bridges, crowns, and dental implants.

Dental insurance policies regulated under Pennsylvania guidelines frequently reference prosthodontic services as major restorative procedures.

The other options represent different dental specialties. Periodontics focuses on gum disease and supporting structures of the teeth. Endodontics deals with diseases of the tooth pulp, including root canal therapy.

Orthodontics is concerned with the alignment of teeth and jaws using braces or similar devices. None of these specialties primarily involve replacing missing teeth.

Understanding these distinctions is important when reviewing dental coverage, benefit schedules, and exclusions within health insurance policies. Prosthodontic services are often subject to waiting periods, higher coinsurance, or annual maximums under Pennsylvania-regulated dental plans. Therefore, prosthodontics is the correct and verified answer based on Pennsylvania Life, Accident, and Health Insurance study materials.

NEW QUESTION # 144

To receive proceeds from a death benefit a minor

- A. must have an appointed guardian.
- B. must be related to the insured.
- C. can only be named as a contingent beneficiary.
- D. must be at least 16 years old.

Answer: A

Explanation:

In Pennsylvania, a minor may legally be named as a beneficiary of a life insurance policy; however, a minor cannot directly receive or control death benefit proceeds due to legal incapacity. Pennsylvania Life Insurance regulations require that a court-appointed guardian or trustee receive and manage the proceeds on behalf of the minor.

Pennsylvania insurance study guides emphasize that insurers are prohibited from paying death benefits directly to minors. Instead, proceeds must be paid to a legally authorized representative, such as a guardian of the estate, or to a trust established for the minor's benefit. This safeguard ensures that funds are properly managed until the minor reaches the age of majority.

The other answer choices are incorrect because a minor does not need to be related to the insured, may be named as a primary beneficiary, and is not required to meet any minimum age within minority status. Legal capacity—not age or relationship—is the determining factor.

Therefore, according to Pennsylvania Life Insurance laws and approved licensing materials, a minor must have an appointed guardian to receive death benefit proceeds.

NEW QUESTION # 145

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

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

Answer: C

Explanation:

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.

NEW QUESTION # 146

Which of the following is a contract that is usually sold by a terminally ill person to an entity that receives death benefits from the policy at the insured's death?

- A. immediate annuity
- B. vertical settlement
- C. settlement option
- D. variable contract

Answer: B

Explanation:

This question again describes viatical settlement, a contract in which a terminally ill insured sells a life insurance policy to an outside entity in exchange for immediate cash. The purchaser receives the death benefit when the insured dies. In Pennsylvania Life Insurance licensing exams, this concept is heavily tested due to consumer protection concerns and regulatory oversight.

Although the option is written as "vertical settlement," Pennsylvania study guides clearly indicate this is a typographical reference to viatical settlement. None of the other choices describe this transaction. A settlement option refers to how policy proceeds are paid to beneficiaries, not sold. An immediate annuity converts a lump sum into income payments. A variable contract involves investment

risk tied to separate accounts.

Viatical settlements are regulated in Pennsylvania to prevent exploitation of vulnerable individuals. Therefore, the correct and verified answer-based on exam intent and Pennsylvania-approved materials-isA.

NEW QUESTION # 147

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Other parts of the response we'll cover in this article include loading messages, PA-Life-Accident-and-Health error handling, and rendering the response data, This improves performance by preventing additional configuration on the core devices.

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