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Insurance Licensing Pennsylvania Life, Accident and Health Exam Sample Questions (Q23-Q28):

NEW QUESTION # 23

Which service can NOT be provided in the patient's home through a home health care policy?

- A. meal preparation
- B. housekeeping assistance
- C. banking assistance
- D. nursing care

Answer: C

Explanation:

Pennsylvania Health Insurance study materials define home health care policies as insurance coverage that provides certain medical and supportive services in the insured's home when hospitalization or skilled care is required. Covered services typically include skilled nursing care, housekeeping assistance, and meal preparation, provided they are part of a prescribed care plan and medically necessary.

Home health care benefits are intended to assist with health-related daily living activities and recovery.

Housekeeping and meal preparation are often limited to light duties directly related to the insured's medical condition, such as maintaining a clean environment or preparing meals according to dietary needs.

Banking assistance, however, is not considered a medical or health-related service and falls outside the scope of home health care coverage. Financial or personal business services are unrelated to medical treatment and are therefore excluded under Pennsylvania health insurance standards.

For this reason, the service that cannot be provided through a home health care policy is banking assistance, making option B the correct and verified answer.

NEW QUESTION # 24

Under the exclusion clause, which is a scenario that would NOT be covered if death resulted?

- A. Commercial pilot or crew member
- B. A fare-paying passenger in a regularly-scheduled airline
- C. A spectator at an auto race
- D. Army officer killed in the line of duty

Answer: A

Explanation:

Life insurance exclusion clauses identify circumstances under which death benefits may not be payable. In Pennsylvania-approved insurance education materials, aviation exclusions are common. These exclusions typically deny coverage for individuals acting as pilots or crew members of an aircraft at the time of death.

A fare-paying passenger on a regularly scheduled airline is specifically covered and exempt from aviation exclusions. Spectators at sporting events, including auto races, are not considered participants and are generally covered. While military service exclusions may apply in certain policies, modern Pennsylvania licensing standards emphasize aviation exclusions as the most clearly defined and tested provision.

Commercial pilots and crew members face significantly higher risk exposure, which insurers exclude unless an aviation rider is added. Therefore, death resulting while serving as a pilot or crew member would not be covered under a standard exclusion clause. The correct and verified answer is D. Commercial pilot or crew member.

NEW QUESTION # 25

What does the annuity certain payment option guarantee?

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

Answer: C

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 # 26

An incomplete application submitted to an insurer is

- A. declined after 30 days if no response for completion is received.
- B. automatically declined by the Insurer.
- **C. returned to the submitting producer for completion.**
- D. automatically rated by the underwriter

Answer: C

Explanation:

In Pennsylvania insurance practice, an application must be complete before underwriting can occur. If an application is submitted with missing or incomplete information, it is returned to the submitting producer for completion. Pennsylvania-approved insurance study materials emphasize that underwriting decisions must be based on full disclosure and accurate data.

An incomplete application cannot be automatically rated or declined because doing so would violate fair underwriting standards. There is also no statutory requirement to automatically decline an application after a specific period due to incompleteness. The responsibility lies with the producer to obtain the missing information from the applicant and resubmit the application. Therefore, returning the application for completion is the only compliant and verified procedure.

NEW QUESTION # 27

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

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

Answer: B

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 # 28

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