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Insurance Licensing Pennsylvania Life, Accident and Health Exam Sample

Questions (Q133-Q138):

NEW QUESTION # 133

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. Skilled nursing, Intermediate, and custodial care.**
- C. Functional, rehabilitational, and medical care.
- D. Home-based, assisted living, and medical care.

Answer: B

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 # 134

What annuity payout option has no additional payouts regardless of when the annuitant dies?

- A. Life certain.
- **B. Life only.**
- C. Cash refund.
- D. Installment refund.

Answer: B

Explanation:

The life-only annuity payout option provides income payments to the annuitant for as long as the annuitant lives, with no additional or residual payments made after death. Under Pennsylvania annuity and life insurance principles, once the annuitant dies, all payments cease, regardless of how soon death occurs after annuitization.

This option typically provides the highest periodic payment amount because it does not include any guarantees to beneficiaries. Other payout options, such as cash refund and installment refund, ensure that if the annuitant dies before receiving an amount equal to the premium paid, the remaining balance is paid to a beneficiary. Life certain options guarantee payments for a specified period, even if the annuitant dies early.

Pennsylvania insurance study materials emphasize that life-only annuities carry the greatest risk to the annuitant's estate but offer the maximum income benefit. Because it provides no additional payouts under any circumstances, option B is the correct and verified answer.

NEW QUESTION # 135

Which General Policy Provision allows an insurer to adjust policy benefits and/or premium rates if the insured has changed to a more hazardous occupation?

- **A. change of occupation provision**
- B. policy assignment provision
- C. modified occupation provision
- D. modified assignment provision

Answer: A

Explanation:

The change of occupation provision is a standard general policy provision in Pennsylvania Accident and Health Insurance policies.

This provision allows the insurer to adjust benefits or premium rates if the insured changes to a more hazardous occupation after the policy has been issued.

Pennsylvania insurance education materials explain that if the insured moves into a higher-risk occupation, the insurer may reduce benefits to the amount the original premium would have purchased for that occupation. Conversely, if the insured moves to a less hazardous occupation, benefits may increase or premiums may decrease. The other answer choices are not recognized provisions related to occupational risk.

Therefore, the change of occupation provision is the correct and verified answer under Pennsylvania Life, Accident, and Health Insurance standards.

NEW QUESTION # 136

Which of the following is a branch of dentistry dealing with diseases of the supporting structures of the teeth?

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

Answer: C

Explanation:

In Pennsylvania Health Insurance and dental coverage classifications, periodontics is the branch of dentistry that deals with diseases of the supporting structures of the teeth, including the gums, periodontal ligament, and alveolar bone. This specialty focuses on the prevention, diagnosis, and treatment of gum disease and conditions that affect tooth support.

Pennsylvania insurance study materials categorize dental services by specialty to determine benefit coverage, limitations, and exclusions. Periodontal treatments may include scaling, root planing, gum surgery, and treatment of advanced periodontal disease. These services are often subject to waiting periods or benefit limitations under dental insurance plans.

The other options are incorrect based on dental specialty definitions. Prosthodontics involves crowns, bridges, and dentures.

Orthodontics focuses on tooth alignment and bite correction, such as braces. Endodontics deals with diseases of the dental pulp and root canal therapy.

Because periodontics specifically addresses the supporting structures of the teeth, it is the correct answer under Pennsylvania Accident and Health Insurance educational materials.

NEW QUESTION # 137

Dividends are NOT subject to taxation because they are

- A. considered prepaid policyowner equity.
- B. considered cash value reductions of policy death benefit proceeds.
- C. equivalent to returning a premium.
- D. a guaranteed policy benefit.

Answer: C

Explanation:

In Pennsylvania Life Insurance policies, dividends paid to policyowners are not subject to taxation because they are considered a return of excess premium, not earned income. Dividends arise when a mutual insurer's actual mortality, expenses, or investment returns are more favorable than originally projected. Since policyowners in mutual companies are essentially owners of the insurer, dividends represent overpaid premiums being returned.

Pennsylvania-approved insurance education materials clearly state that dividends are not guaranteed and are paid only when declared by the insurer. However, when received, they are generally not taxable up to the total amount of premiums paid into the policy. This treatment aligns with federal tax principles discussed in insurance licensing curricula.

The other answer choices are incorrect because dividends are not guaranteed policy benefits, they are not classified as prepaid equity, and they do not represent reductions of death benefit proceeds. While dividends may be used to reduce premiums, purchase paid-up additions, or accumulate interest, their tax-free status is rooted in their classification as premium refunds.

Thus, the correct and verified reason dividends are not taxable under Pennsylvania Life Insurance standards is that they are equivalent to returning a premium.

NEW QUESTION # 138

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