

Latest PA-Life-Accident-and-Health Exam Pattern & New PA-Life-Accident-and-Health Test Papers

PSI LIFE, ACCIDENT, AND HEALTH PRACTICE EXAM 2023 NEW
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1. Under the misstatement of age or gender provision, what happens if it is determined at death that the insured's age or gender was misstated on a life insurance policy application?: Benefits are adjusted to an amount that the premium would have purchased at the correct age or gender.
2. Which of the following must be given to the insurer within 20 days after occurrence or commencement of any loss covered by the policy, or as thereafter as is reasonably possible?: Notice of claim.
3. When will a policy pay on a UCR basis?: When particular benefits are not listed on a payment schedule.
4. All of the following are non-forfeiture options EXCEPT: Cash dividend op-

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Insurance Licensing Pennsylvania Life, Accident and Health Exam Sample Questions (Q65-Q70):

NEW QUESTION # 65

The levels of coverage defined in the Affordable Care Act are

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

Answer: C

Explanation:

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.

NEW QUESTION # 66

Written proof of loss must be furnished to the health insurer within how many days after the date of loss?

- **A. 90 days.**
- B. 30 days.
- C. 15 days.
- D. 45 days.

Answer: A

Explanation:

Pennsylvania Health Insurance policies are required to contain specific uniform policy provisions, including the Proof of Loss provision. According to Pennsylvania Accident and Health Insurance standards, written proof of loss must be furnished to the insurer within 90 days after the date of loss.

This provision allows the insurer sufficient time to investigate the claim while protecting the insured's right to benefits. If it is not reasonably possible to submit proof within 90 days, Pennsylvania rules permit submission as soon as reasonably possible, provided it is not later than one year from the required filing date, except in cases of legal incapacity.

The other answer choices-15, 30, and 45 days-do not align with Pennsylvania's mandated policy provisions and are therefore incorrect. This 90-day requirement is a consistent testing point on the Pennsylvania Life, Accident, and Health Insurance exam and reflects long-standing regulatory practice. Thus, 90 days is the correct and verified answer.

NEW QUESTION # 67

Who of the following is required to be licensed as an insurance producer?

- A. An insurer administering a group plan.
- B. An underwriter at an insurer.
- C. An officer or director of an Insurer.
- **D. An individual selling a policy for commission.**

Answer: D

Explanation:

In Pennsylvania, an insurance producer license is required for any individual who sells, solicits, or negotiates insurance policies for compensation, including commissions. Pennsylvania insurance regulations define a producer as someone who is directly involved in the transaction of insurance with the public.

Officers or directors of an insurer are not required to be licensed unless they are personally engaged in selling or soliciting insurance. Insurers administering group plans perform administrative functions and do not act as producers. Underwriters evaluate risk and determine policy terms but do not sell insurance to consumers, so they are also exempt from producer licensing requirements. Pennsylvania-approved licensing materials clearly state that receiving commission in exchange for selling insurance triggers the requirement for licensure. Therefore, the correct and verified answer is option A.

NEW QUESTION # 68

Which of the following policies generally does NOT have a cash value?

- A. straight life
- B. term
- C. endowment
- D. variable life

Answer: B

Explanation:

Under Pennsylvania Life Insurance classifications, term life insurance is the only policy type listed that does not accumulate cash value. Term insurance provides pure death protection for a specified period, such as 10, 20, or 30 years. If the insured dies during the term, the death benefit is paid; if the insured survives the term, coverage expires with no residual value.

The other policy types listed all include a cash value component. Endowment policies accumulate cash value and mature at a specified age or term. Variable life insurance builds cash value that fluctuates based on investment performance. Straight life insurance, also known as whole life, accumulates guaranteed cash value over time.

Pennsylvania insurance study guides emphasize that term life is typically the most affordable option due to the absence of savings or investment features. Because there is no cash accumulation, premiums are lower compared to permanent policies.

Therefore, the policy that generally does not have a cash value is term life insurance, making option D the correct answer.

NEW QUESTION # 69

Which of the following circumstances may be grounds for suspending an insurance license?

- A. failure to maintain records for 5 years
- B. failure to follow insurer's underwriting rules
- C. conviction of a summary offense
- D. conviction of a felony

Answer: D

Explanation:

Under the Pennsylvania Insurance Department regulations governing producer licensing, a conviction of a felony is a clear and serious ground for suspension or revocation of an insurance license. Pennsylvania law emphasizes maintaining ethical conduct and trustworthiness among licensed producers, and felony convictions demonstrate a breach of those standards. As a result, the Department has authority to take disciplinary action, including suspension, revocation, or refusal to renew a license.

The other options are not sufficient by themselves to warrant suspension. Failure to follow an insurer's underwriting rules may result in internal disciplinary action by the insurer but does not automatically trigger state license suspension. A summary offense is a minor legal violation and does not typically impact licensing eligibility. Failure to maintain records for five years may result in fines or corrective action but is not an automatic ground for license suspension unless combined with other violations. Therefore, conviction of a felony is the correct and verified answer according to Pennsylvania Life, Accident, and Health Insurance licensing documentation.

NEW QUESTION # 70

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