

# PA-Life-Accident-and-Health復習テキスト、PA-Life-Accident-and-Health資格関連題

## PA life, accident, and health practice questions

\_\_\_\_\_ is a factor that would be considered by an insurer when determining whether to accept a group life plan - ANS - Average age

"Maximum benefits" refers to the - ANS - the upper limit of the total lifetime benefits the insurance company will pay

10-year level term life InsPol that has a death benefit of \$2000,000. It is true that: - ANS - The face amount and premium will remain constant over the 10 year period

A master contract and certificate of coverage can be found in which type of policy? - ANS - Group

A medical provider that accepts Medicare assignment must - ANS - accept payment based upon a defined Medicare schedule as payment in full

A propose insured to a health insurance policy was treated for heart disease within the past year. When applying for health insurance, the heart disease treatment - ANS - indicates a pre-existing condition

A transaction in which a new life insurance policy is purchased and an existing life insurance policy is surrendered and an existing insurance policy is called - ANS - Replacement

All of the following are examples of a business continuation plan - ANS - key person insurance, cross-purchase agreement, stock redemption plan

All of the following are functions of an insurance clause EXCEPT (States the conditions under which the policy will pay, outlines the kind of benefits provided, primarily describes the free-look period, provides the policy's scope and limits of coverage) - ANS - Primarily describes the free-look period

An individual can enroll in Part C Medicare Advantage Plan at what time? - ANS - When becoming eligible for Medicare (age 65)

Benefit that enables someone to defer the current receipt of income and have it paid at a later date, potentially when at a lower tax bracket. - ANS - Deferred compensation option

ちなみに、Tech4Exam PA-Life-Accident-and-Healthの一部をクラウドストレージからダウンロードできます：<https://drive.google.com/open?id=1gftPQToDKyucte6e32U31TZFHDcD9ybW>

Tech4Exam必要な内容を収集してInsurance Licensing分析し、PA-Life-Accident-and-Healthトレーニングクイズに記入することで、試験受験者の98%以上が楽かつ効率的に試験に合格しました。 Pennsylvania Life, Accident and Health Exam試験に関連する学習したいすべてのメッセージは、PA-Life-Accident-and-Health練習エンジンで見つけることができます。 Pennsylvania Life, Accident and Health Exam環境で行われた変更および次の試験での予測は、それらによって以前にコンパイルされます。

人生は勝ち負けじゃない、負けたって言わない人が勝ちなのよ。近年Insurance Licensing PA-Life-Accident-and-Health認定試験の難度で大方の受験生は試験に合格しなかったのに面して、勇者のようにこのチャレンジをやっていますか。それで、我々社のInsurance Licensing PA-Life-Accident-and-Health無料の試験問題集サンプルを参考します。自分の相応しい復習問題集バージョン（PDF版、ソフト版を、オンライン版）を選んで、ただ学習教材を勉強し、正確の答えを覚えるだけ、Insurance Licensing PA-Life-Accident-and-Health資格認定試験に一度で合格できます。

>> PA-Life-Accident-and-Health復習テキスト <<

信頼的なPA-Life-Accident-and-Health復習テキスト & 合格スムーズPA-

## Life-Accident-and-Health資格関連題 | 100%合格率のPA-Life-Accident-and-Health試験資料

Insurance LicensingのPA-Life-Accident-and-Healthスタディガイドは無料のトライアルサービスを提供するため、スタディの内容、トピック、購入前にソフトウェアを最大限に活用する方法についての情報を得ることができます。どのようなPA-Life-Accident-and-Healthテスト準備が適切であるかを選択し、不必要な無駄を避けるために適切な選択をするのに良い方法です。また、Tech4ExamのPA-Life-Accident-and-Health練習用トレントまたはトレイルプロセスの購入で問題が発生した場合は、すぐにご連絡いただければ、専門家によるPA-Life-Accident-and-HealthのPennsylvania Life, Accident and Health Exam学習教材のオンラインサポートを提供します。

### Insurance Licensing Pennsylvania Life, Accident and Health Exam 認定 PA-Life-Accident-and-Health 試験問題 (Q132-Q137):

#### 質問 # 132

A PRIMARY feature of universal life insurance is that it is

- A. bundled.
- **B. flexible.**
- C. fixed.
- D. variable.

正解: B

解説:

A primary feature of universal life insurance under Pennsylvania Life Insurance principles is its flexibility.

Universal life policies allow policyowners to adjust premium payments, death benefits, and cash value accumulation within policy limits. This flexibility distinguishes universal life from traditional whole life insurance, which has fixed premiums and guaranteed benefits.

Pennsylvania insurance education materials describe universal life as an unbundled policy, meaning its components—mortality cost, interest, and expenses—are separately identified. Policyowners may increase or decrease premium payments as long as sufficient cash value exists to cover policy charges. The death benefit may also be adjusted, subject to underwriting approval.

The policy is not fixed like whole life, not bundled, and not inherently variable unless it is specifically a variable universal life policy. Therefore, flexibility is the defining and primary feature tested on Pennsylvania licensing exams, making option D the correct and verified answer.

#### 質問 # 133

In Pennsylvania, the insurer is liable for a claim under a health insurance policy if the insured is injured while

- A. engaged in an illegal occupation.
- **B. under the influence of prescribed medication.**
- C. intoxicated.
- D. committing an illegal act

正解: B

解説:

Under Pennsylvania Accident and Health Insurance provisions, insurers are generally liable for claims unless a specific exclusion applies. Standard policy exclusions typically deny coverage for injuries sustained while committing illegal acts, engaging in illegal occupations, or while intoxicated, when such exclusions are clearly stated in the policy. However, injuries sustained while the insured is under the influence of prescribed medication are not excluded, provided the medication was taken as directed by a licensed physician.

Pennsylvania-approved health insurance study materials emphasize that lawful medical treatment does not void coverage. Therefore, insurers remain liable for claims arising from injuries under these circumstances.

Options A, B, and D involve situations commonly excluded by policy language and Pennsylvania insurance regulations.

#### 質問 # 134

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

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

正解: A

解説:

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.

#### 質問 # 135

When the Commissioner believes a producer has violated an insurance law, the Commissioner has the authority to:

- A. Increase the producer's continuing education requirement
- B. Issue a cease and desist order against the producer after a hearing
- C. Terminate the producer's appointment
- D. Cancel the producer's fiduciary responsibility

正解: B

解説:

When the Pennsylvania Insurance Commissioner believes that a producer has violated insurance laws, the Commissioner has the authority to issue a cease and desist order after a hearing. Pennsylvania insurance statutes grant the Commissioner enforcement powers to prevent ongoing or future violations and protect the public interest.

Pennsylvania-approved licensing materials emphasize that due process is required before enforcement actions are finalized. This includes notice and an opportunity for a hearing. Once a violation is confirmed, the Commissioner may issue orders directing the producer to stop unlawful activities.

The other options are incorrect. The Commissioner cannot cancel fiduciary responsibility, as fiduciary duty is inherent to the producer's role. Terminating a producer's appointment is an insurer's action, not the Commissioner's. Increasing continuing education requirements is not a disciplinary measure authorized under Pennsylvania law. Therefore, issuing a cease and desist order after a hearing is the correct and verified answer.

#### 質問 # 136

An insured has a stop-loss limit of \$10,000, a deductible of \$500, and an 80%/20% coinsurance. The insured incurs \$50,000 of covered losses in an accident. How much will the insured have to pay?

- A. \$500
- B. \$10,000
- C. \$10,600
- D. \$10,400

正解: B

解説:

In this scenario, the insured has a deductible of \$500, 80/20 coinsurance, and a stop-loss limit of \$10,000.

Under Pennsylvania accident and health insurance principles, the stop-loss limit caps the insured's total out-of-pocket expenses, including the deductible and coinsurance payments.

The insured incurs \$50,000 in covered losses. First, the insured pays the \$500 deductible, leaving \$49,500. With an 80/20 coinsurance arrangement, the insured would normally pay 20% of \$49,500, which equals \$9,900. Combined with the deductible, the total out-of-pocket cost would be \$10,400. However, the stop-loss limit restricts the insured's total responsibility to \$10,000. Once the insured reaches this limit, the insurer pays 100% of remaining covered expenses. Since \$10,400 exceeds the stop-loss limit, the insured only pays \$10,000. This protection is a critical consumer safeguard emphasized in Pennsylvania insurance education materials. Therefore, option C is correct.

## 質問 # 137

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**PA-Life-Accident-and-Health資格関連題:** <https://www.tech4exam.com/PA-Life-Accident-and-Health-pass-shiken.html>

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## 試験の準備方法-正確的なPA-Life-Accident-and-Health復習テキスト試験-有効的なPA-Life-Accident-and-Health資格関連題

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