Exam Questions for the Insurance Licensing NY-Life-Accident-and-Health - Master Your Certification Journey

NYS Life, accident, and health insurance

Exam

1. **Which type of life insurance policy is best suited for paying off the outstand- ing balance of a 30-year mortgage in the event of the insured's death?**

ANS 30-year decreasing term.

2. **How many days notice does the ACA require insurers to give before rescind- ing coverage?**

ANS 30

3. **A signed good health statement may be requested by a life producer at the time of**

ANS Policy Delivery

4. **Carol purchases a whole life policy that provides a choice of dividend options. This policy is required to include a statement that the dividends are**

ANS Not Guaranteeed

All the contents in NY-Life-Accident-and-Health training materials have three versions of APP, PC, and PDF. Buying NY-Life-Accident-and-Health exam torrent is equivalent to purchasing three books at the same time. That is other materials on the market that cannot satisfy you. If you buy a paper version of the material, it is difficult for you to create a test environment that is the same as the real test when you take a mock test, but NY-Life-Accident-and-Health exam questions provide you with a mock test system with timing and scoring functions, so that you will have the same feeling with that when you are sitting in the examination room. And if you buy the electronic version of the materials, it is difficult to draw marks on them, but NY-Life-Accident-and-Health Exam Questions provide you with a PDF version, so that you can print out the information, not only conducive to your mark, but also conducive to your memory of important knowledge. At the same time, any version of NY-Life-Accident-and-Health training materials will not limit the number of downloads simultaneous online users. You can study according to your personal habits and time schedules regardless of where and when.

Insurance Licensing NY-Life-Accident-and-Health Exam Syllabus Topics:

Section	Objectives

Accident and Health Insurance	- Policy features and provisions • 1. Elimination periods and benefit limits • 2. Coordination of benefits - Health insurance products • 1. Disability income insurance • 2. Hospital and medical expense coverage
Insurance Fundamentals	- Insurance contract law basics • 1. Policy provisions and clauses • 2. Elements of a valid contract - Principles of insurance and risk management • 1. Risk classification and pooling of risk • 2. Insurable interest and indemnity concepts
State Regulations (New York)	- Licensing requirements • 1. Pre-licensing education requirements • 2. Application and background checks - Ethics and compliance • 1. Unfair trade practices • 2. Producer responsibilities and conduct

NY-Life-Accident-and-Health valid study material | NY-Life-Accident-and-Health valid dumps

Our delivery speed is also highly praised by customers. Our NY-Life-Accident-and-Health exam dumps won't let you wait for such a long time. As long as you pay at our platform, we will deliver the relevant NY-Life-Accident-and-Health test prep to your mailbox within 5-10 minutes. Our company attaches great importance to overall services, if there is any problem about the delivery of NY-Life-Accident-and-Health Test Braindumps, please let us know, a message or an email will be available. We are pleased that you can spare some time to have a look for your reference about our NY-Life-Accident-and-Health test prep.

Insurance Licensing New York Life, Accident and Health Insurance Agent/Broker Examination Series 17-55 Sample Questions (Q92-Q97):

NEW QUESTION # 92
Which of the following services must be provided by a health benefit plan issued on or after January 1, 2014?

- A. Long-term care services.
- B. Preventive health services.
- C. Adult dental care services.
- D. Adult eye care services.

Answer: B

Explanation:
The correct answer is D. Preventive health services. Health benefit plans issued on or after January 1, 2014 became subject to the Affordable Care Act's essential health benefit and preventive-service requirements for non-grandfathered coverage in the individual and small-group markets. Those rules require coverage for specified preventive services without cost-sharing when provided in accordance with federal guidelines. New York's post-2014 marketplace coverage materials likewise explain that plans must include the ACA's required essential health benefits, which include preventive and wellness services.

The other options are not the mandatory general requirement described in this question. Adult eye care and adult dental care are not universally required as core benefits in the same way preventive services are; the ACA's pediatric services category specifically includes pediatric vision and dental, not broad adult routine vision or dental as mandatory across all such plans. Long-term care services are also not one of the essential health benefits that every post-2014 health benefit plan must provide. Therefore, among the choices given, the service that must be provided is preventive health services

NEW QUESTION # 93
With respect to small group health benefit plans, a carrier may discontinue coverage or may refuse to renew such a plan if the employer

- A. has a supplemental plan with a competing carrier.
- B. employs fewer than 15 full-time employees.
- C. fails to pay the premium prior to the end of the grace period.
- D. has filed for bankruptcy in the prior year.

Answer: C

Explanation:
Under New York small group health benefit plan rules, carriers generally must renew coverage for an employer group, but there are specific exceptions where a carrier is permitted to discontinue or refuse renewal
. One of the primary permitted reasons is nonpayment of premium - if the employer does not pay required premiums within the policy's allowed timeframes (including any required grace period), the carrier may terminate or nonrenew coverage because the group is no longer meeting the contractual payment obligation.
The other options do not typically qualify as valid statutory reasons for nonrenewal in the small group market.
Merely employing fewer than 15 full-time employees is not a trigger for termination (small group status is based on employer size definitions, but size alone doesn't justify cancellation). Filing for bankruptcy is not, by itself, a standard guaranteed-renewability exception. Having supplemental coverage with another carrier also does not allow a carrier to cancel, because employers may coordinate coverage arrangements. Therefore, the only option that matches an allowed discontinuance/nonrenewal basis is failure to pay premiums before the end of the grace period .

NEW QUESTION # 94
Group long-term disability benefit amounts are usually limited to what percentage of the participant ' s income?

- A. 0
- B. 1
- C. 2
- D. 3

Answer: C

Explanation:
Group long-term disability (LTD) insurance is designed to replace a portion of an employee's income when a disabling sickness or injury prevents the employee from working for an extended period. Because disability benefits are intended to reduce financial hardship while also discouraging overinsurance (where someone could receive more income disabled than working), group LTD plans typically set benefits as a percentage of pre-disability earnings . In standard A & H licensing materials, the most common benefit level used in group LTD is 60% of the participant's income , often expressed as 60% of gross monthly earnings (sometimes coordinated with other income benefits and subject to a maximum monthly cap).
This 60% level is commonly used because it balances meaningful income replacement with the fact that certain work-related expenses may decrease during disability, and because taxes may affect net take-home pay depending on who paid the premium (employer vs. employee). Higher percentages like 80% or 100% are generally not typical for group LTD due to moral hazard concerns and plan design limits, while 40% is more common in some short-term disability arrangements or minimal designs.
Therefore, the usual limit is 60% .

NEW QUESTION # 95
Some states have laws ensuring that health insurance coverages are available at a reasonable cost and under reasonable conditions for small employers. Small employers are defined as having no more than

- A. 75 employees.
- B. 100 employees.
- C. 200 employees.
- D. 150 employees.

Answer: B

Explanation:
The correct answer is 100 employees . In accident and health insurance licensing material, "small employer" or "small group" generally refers to an employer with 1 to 100 employees for purposes of small-group health insurance market rules. These laws are intended to make coverage more available and affordable for smaller businesses that may not have the bargaining power of large employers. They are commonly associated with protections involving availability of coverage, renewal standards, rating limitations, and fair underwriting conditions in the small-group market.
This question tests recognition of the standard upper limit used in modern health insurance regulation for a small employer group. The other options-75, 150, and 200-do not match the commonly tested definition.
In exam context, the purpose is to distinguish small-group health coverage from large-group coverage, because different rules may apply to eligibility, premium determination, and mandated access. So, when a health insurance question asks how many employees a "small employer" may have under these types of laws, the expected answer is no more than 100 employees .

NEW QUESTION # 96
Intentionally withholding information that should be provided to an insurer is known as

- A. concealment.
- B. twisting.
- C. estoppel.
- D. remission.

Answer: A

Explanation:
The correct answer is A. concealment . In insurance, concealment means an applicant or insured intentionally fails to disclose a material fact that should be made known to the insurer. A material fact is any information that would affect the insurer's decision to issue the policy, set the premium, or determine the scope of coverage. Because insurers rely on full and truthful disclosure during underwriting, concealment can be treated as a form of misrepresentation and may give the insurer grounds to deny a claim or rescind the policy, depending on the circumstances and applicable law.
The other choices do not match this definition. Estoppel is a legal principle that can prevent a party from asserting a right when its own actions have caused another to rely to their detriment. Remission is not the standard insurance term for withholding information in underwriting. Twisting is an unfair trade practice involving inducing a policyowner to replace existing insurance using misleading comparisons. Since the question asks specifically about intentionally withholding information from an insurer, the correct term is concealment .

NEW QUESTION # 97
......

Do you want to obtain the latest information for your exam timely? Then you can choose us, since we can do that for you. NY-Life-Accident-and-Health study guide of us offers you free update for 365 days, so that you can get the latest information for the exam timely. And the latest version for NY-Life-Accident-and-Health exam materials will be sent to your email automatically. In addition, NY-Life-Accident-and-Health Exam Materials are compiled by experienced experts who are quite familiar with the exam center, therefore the quality can be guaranteed. We have online and offline service, and if you have any questions for NY-Life-Accident-and-Health exam dumps, you can consult us.

NY-Life-Accident-and-Health Valid Test Pattern: https://www.preppdf.com/Insurance-Licensing/NY-Life-Accident-and-Health-prepaway-exam-dumps.html

- NY-Life-Accident-and-Health Valid Dumps Demo □ Original NY-Life-Accident-and-Health Questions □ Latest Braindumps NY-Life-Accident-and-Health Ebook □ Search for □ NY-Life-Accident-and-Health □ and obtain a free download on { www.examcollectionpass.com } □NY-Life-Accident-and-Health Valid Dumps Demo
- 100% Pass 2026 Insurance Licensing Fantastic Test NY-Life-Accident-and-Health Questions Answers □ Simply search for 【 NY-Life-Accident-and-Health 】 for free download on ➤ www.pdfvce.com □ □NY-Life-Accident-and-Health

Valid Dumps Demo

- High Pass-Rate Test NY-Life-Accident-and-Health Questions Answers - Leading Offer in Qualification Exams - Latest updated NY-Life-Accident-and-Health: New York Life, Accident and Health Insurance Agent/Broker Examination Series 17-55 □ Open website □ www.exam4labs.com □ and search for 《 NY-Life-Accident-and-Health 》 for free download ⌨Latest NY-Life-Accident-and-Health Exam Pdf
- Newest Test NY-Life-Accident-and-Health Questions Answers - Easy and Guaranteed NY-Life-Accident-and-Health Exam Success ✉ Immediately open ➥ www.pdfvce.com □ and search for ▶ NY-Life-Accident-and-Health ◀ to obtain a free download □NY-Life-Accident-and-Health Valid Braindumps Ebook
- Pass Guaranteed Insurance Licensing - NY-Life-Accident-and-Health - New York Life, Accident and Health Insurance Agent/Broker Examination Series 17-55 Accurate Test Questions Answers □ Search on ▶ www.prepawayete.com ◀ for ☀ NY-Life-Accident-and-Health □☀□ to obtain exam materials for free download □Latest Braindumps NY-Life-Accident-and-Health Ebook
- Newest Test NY-Life-Accident-and-Health Questions Answers - Easy and Guaranteed NY-Life-Accident-and-Health Exam Success □ Search for ☀ NY-Life-Accident-and-Health □☀□ and download it for free immediately on ☀ www.pdfvce.com □☀□ □Certification NY-Life-Accident-and-Health Torrent
- www.practicevce.com will Help You in Passing the Insurance Licensing NY-Life-Accident-and-Health Certification Exam □ □ Search for 《 NY-Life-Accident-and-Health 》 and download exam materials for free through □ www.practicevce.com □ □NY-Life-Accident-and-Health Valid Dumps Demo
- Test NY-Life-Accident-and-Health Questions Answers | 100% Free NY-Life-Accident-and-Health Valid Test Pattern □ Go to website ➠ www.pdfvce.com □ open and search for { NY-Life-Accident-and-Health } to download for free □ □Original NY-Life-Accident-and-Health Questions
- Newest Test NY-Life-Accident-and-Health Questions Answers - Easy and Guaranteed NY-Life-Accident-and-Health Exam Success □ Open □ www.verifieddumps.com □ enter { NY-Life-Accident-and-Health } and obtain a free download □NY-Life-Accident-and-Health Test Sample Questions
- Hottest NY-Life-Accident-and-Health Certification □ Hottest NY-Life-Accident-and-Health Certification □ Hottest NY-Life-Accident-and-Health Certification □ Enter [www.pdfvce.com] and search for ➡ NY-Life-Accident-and-Health □□□ to download for free □Hottest NY-Life-Accident-and-Health Certification
- Latest NY-Life-Accident-and-Health Exam Pdf □ Training NY-Life-Accident-and-Health Materials □ Hottest NY-Life-Accident-and-Health Certification □ Search for 【 NY-Life-Accident-and-Health 】 and download it for free on [www.examcollectionpass.com] website □NY-Life-Accident-and-Health Latest Exam Cram
- myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, www.stes.tyc.edu.tw, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, www.intensedebate.com, www.stes.tyc.edu.tw, myportal.utt.edu.tt, www.stes.tyc.edu.tw, www.stes.tyc.edu.tw, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, Disposable vapes