

# Free PDF 2026 Valid PA-Life-Accident-and-Health: New Pennsylvania Life, Accident and Health Exam Test Pass4sure

Pennsylvania Life, Accident and Health Insurance Practice | Questions with 100% Correct Answers | Verified | Latest Update 2024

Premium payments for a universal life policy are NOT used for: - ✓✓ Separate account investments

Under PA statute, first year commission for long-term care insurance may not be greater than - ✓✓ 50% of the first year premium

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

Insurance premium is determined by each of the following factors except: Mortality, Interest, Expenses, liquidity) - ✓✓ Liquidity

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

In PA, no legal action may be taken against an insurer for failure to honor a valid claim after the expiration of \_\_\_\_\_ years from the time proof of loss is furnished - ✓✓ Three years (There is a waiting period of 60 days to file a lawsuit after a claim for loss has been filed by the insured. No lawsuit may be filed after 3 years have passed from when the claim was submitted)

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

If nonforfeiture option is exercised by using ones life policy's cash value to purchase an extended term insurance option, when the term insurance expires - ✓✓ the protection ends

Indemnity plan - ✓✓ provides the insured a specific dollar amount for services

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## **Insurance Licensing Pennsylvania Life, Accident and Health Exam Sample Questions (Q137-Q142):**

### **NEW QUESTION # 137**

Medicare Part B pays what percent of approved charges for physician and surgeon services?

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

### **Answer: A**

Explanation:

Medicare Part B covers physician services, outpatient care, preventive services, and certain medical supplies.

According to Pennsylvania Life and Health Insurance licensing materials, Medicare Part B pays 80% of Medicare-approved charges for covered physician and surgeon services after the insured meets the annual deductible.

The remaining 20% is the responsibility of the beneficiary and is commonly referred to as coinsurance. Many Medicare beneficiaries purchase Medicare Supplement (Medigap) policies to help cover this coinsurance and other out-of-pocket costs.

The other answer choices are incorrect percentages and do not align with Medicare benefit standards tested on the Pennsylvania insurance licensing exam. Therefore, the correct and verified answer is B. 80.

### **NEW QUESTION # 138**

A document that specifies the most important provisions of a purchased policy is known as a

- A. buyer's guide.
- B. conditional receipt.
- C. policy summary.
- D. underwriter's report.

### **Answer: C**

Explanation:

A policy summary is a document required under Pennsylvania Life Insurance disclosure rules that outlines the most important provisions of a purchased policy. It provides a clear, concise overview of coverage details, including the face amount, premium schedule, cash values, dividends (if any), riders, and policy features.

Pennsylvania insurance study guides emphasize that the policy summary helps consumers understand their policy without needing to interpret the full contract language. It is typically delivered at or before policy delivery and serves as a key consumer protection tool. The other options are incorrect. An underwriter's report is an internal insurer document used for risk evaluation. A buyer's guide provides general information about insurance types, not policy-specific details. A conditional receipt provides temporary coverage under certain conditions while an application is pending.

Therefore, the document that specifies the most important provisions of a purchased policy is the policy summary, making option A the correct and verified answer.

### **NEW QUESTION # 139**

Which of the following represents a reduced paid-up nonforfeiture option?

- A. Further premiums must be paid on the reduced policy.
- B. The policy will have a decreased face amount
- C. A full share of expense loading must be included in the premium on the reduced coverage.

- D. The new face amount is the same as the original policy.

**Answer: B**

Explanation:

In Pennsylvania Life Insurance policies, a reduced paid-up nonforfeiture option allows the policyowner to stop paying premiums while maintaining permanent coverage with a reduced face amount. The existing cash value is used to purchase a fully paid-up policy with no future premium requirements.

Under this option, the death benefit is lower than the original policy, but coverage remains in force for the insured's lifetime. This distinguishes it from extended term insurance, which keeps the same face amount but only for a limited period. Pennsylvania-approved study guides emphasize that reduced paid-up insurance eliminates the need for further premiums.

The other answer choices are incorrect. Further premiums are not required, expense loading is not re-applied, and the new face amount is not the same as the original. Therefore, the defining characteristic of reduced paid-up insurance is a decreased face amount, making option B the correct and verified answer according to Pennsylvania Life, Accident, and Health Insurance documentation.

**NEW QUESTION # 140**

The Pennsylvania Insurance Department is responsible for all of the following EXCEPT

- A. producers.
- B. form approvals.
- **C. shareholders.**
- D. insurers

**Answer: C**

Explanation:

The Pennsylvania Insurance Department is responsible for regulating insurers, approving policy forms, and licensing and overseeing insurance producers. These responsibilities ensure compliance with state insurance laws and protect consumers.

However, the Department does not regulate or oversee shareholders of insurance companies. Shareholder matters fall under corporate governance and securities regulation, not insurance regulation.

Pennsylvania-approved insurance study guides clearly outline that the Department's authority extends to insurers' financial solvency, market conduct, and licensing requirements, but not ownership interests held by shareholders. Therefore, shareholders is the correct and verified answer based on Pennsylvania Life, Accident, and Health Insurance documentation.

**NEW QUESTION # 141**

In Pennsylvania, payment on an Accelerated Death Benefit Rider may NOT be less than what percentage of the total death benefit?

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

**Answer: D**

Explanation:

In Pennsylvania, an Accelerated Death Benefit Rider allows a life insurance policyowner to receive a portion of the policy's death benefit early if the insured is diagnosed with a qualifying terminal or catastrophic illness.

Pennsylvania insurance regulations and approved licensing materials clearly state that the accelerated benefit may not be less than 25% of the policy's total death benefit.

This minimum requirement ensures that the rider provides meaningful financial assistance to the insured during periods of severe medical need, such as covering treatment costs, long-term care, or other end-of-life expenses. While insurers may limit the maximum percentage that can be accelerated, they cannot offer a benefit lower than this statutory threshold once acceleration is triggered.

The remaining answer choices-10%, 60%, and 75%-do not reflect Pennsylvania's mandated minimum and are therefore incorrect. Pennsylvania law seeks to balance consumer protection with insurer solvency by enforcing this standard. Consequently, 25% is the correct and verified answer under Pennsylvania Life Insurance regulations.

**NEW QUESTION # 142**

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