

# Practical PA-Life-Accident-and-Health New Braindumps & Leading Offer in Qualification Exams & Top Insurance Licensing Pennsylvania Life, Accident and Health Exam

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## PA Life, Accident, & Health Insurance Exam Questions and their correct answers

Insurance - **(Answer)** defined as the transfer of PURE risk to the insurance company in consideration for a premium.

Risk is defined as the - **(Answer)** chance of loss.

Speculative risk - **(Answer)** has the possibility for gain or loss and is not insurable.

The chance of loss without any chance of gain is called - **(Answer)** pure risk

A condition that could result in a loss is known as an - **(Answer)** exposure

The presence of a physical hazard - **(Answer)** increases the chance of a loss occurring.

A hazard is something that increases - **(Answer)** the chance of loss.

A peril is - **(Answer)** defined as a cause of loss, such as fire.

To be insurable, - **(Answer)** losses must be calculable.

The law of large numbers applies to - **(Answer)** groups of people, not to individuals.

The law of large numbers - **(Answer)** allows insurers to predict claims more accurately.

The more people in the group, - **(Answer)** the more accurate the predictions are.

Insurance laws are not required - **(Answer)** to be uniform from one state to another.

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## **Insurance Licensing Pennsylvania Life, Accident and Health Exam Sample Questions (Q80-Q85):**

### **NEW QUESTION # 80**

Which type of life insurance policy is written under a single contract for both spouses in which it is payable upon the first death?

- A. Dual capacity.
- B. Survivorship.
- C. Spousal.
- **D. Joint.**

### **Answer: D**

Explanation:

A joint life insurance policy is written under a single contract that insures two spouses and pays the death benefit upon the first death. Pennsylvania Life Insurance study guides distinguish joint life policies from survivorship (second-to-die) policies based on the timing of benefit payment.

Joint life insurance is often used to cover shared financial obligations such as mortgages, business debts, or income replacement needs where funds are required immediately after the first spouse's death. Premiums are typically lower than purchasing two separate individual policies because the insurer spreads the risk over two lives.

The other options are incorrect. Survivorship policies pay upon the second death, not the first. Dual capacity and spousal are not recognized policy classifications under Pennsylvania insurance standards.

Accordingly, under Pennsylvania Life Insurance documentation, the correct answer is joint life insurance.

### **NEW QUESTION # 81**

Medicare Part B insurance is partially funded by

- A. Social Security taxes.
- B. employer contributions.
- C. employment taxes.
- **D. user premiums.**

### **Answer: D**

Explanation:

Medicare Part B insurance, which provides coverage for physician services, outpatient care, preventive services, and certain medical supplies, is partially funded by user premiums. Under Pennsylvania Life and Health Insurance study materials, Medicare Part B is classified as a voluntary program, meaning eligible individuals must enroll and pay a monthly premium to receive benefits. These premiums are typically deducted from the beneficiary's Social Security benefits.

Unlike Medicare Part A, which is primarily funded through employment and Social Security payroll taxes, Part B relies heavily on beneficiary contributions along with general federal revenues. Pennsylvania licensing guides emphasize this distinction because it is frequently tested on state and national insurance exams.

Employer contributions do not fund Medicare Part B, and while Social Security taxes support Part A, they are not the funding source for Part B.

Therefore, the accurate and verified answer is user premiums, making option B correct.

### **NEW QUESTION # 82**

What are the tax implications of an insured's health insurance costs if the insured is self-employed with an S corporation, has a net profit for the tax year, and is unmarried?

- A. The insured can pay for 70% of health insurance costs with pre-tax income.
- B. The insured can pay for 100% of health insurance costs with pre-tax income.
- C. The insured can deduct 100% of all health insurance costs from his gross income.
- D. The insured can deduct 70% of all health insurance costs from his gross income.

**Answer: C**

Explanation:

Under Pennsylvania Life and Health Insurance tax principles as taught in licensing education, a self-employed individual who operates through an S corporation, has a net profit for the tax year, and is unmarried may deduct 100% of qualified health insurance premiums from gross income. This deduction is permitted when the insured is not eligible to participate in an employer-sponsored health plan and the business shows a profit.

The deduction applies to premiums paid for medical, dental, and qualified long-term care insurance.

Pennsylvania insurance study guides emphasize that this deduction reduces gross income rather than being taken as an itemized deduction, providing significant tax advantages to self-employed individuals.

The options suggesting 70% deductions or partial pre-tax treatment are outdated and inconsistent with current Pennsylvania licensing materials. The ability to deduct 100% of health insurance costs is a commonly tested concept on Life, Accident, and Health Insurance exams. Therefore, option C is the correct and verified answer.

### NEW QUESTION # 83

The levels of coverage defined in the Affordable Care Act are

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

**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 # 84

Which annuity feature makes it a suitable source of retirement income for an individual?

- A. Annuities grow tax deferred.
- B. Annuities provide income the annuitant cannot outlive.
- C. Deferred annuities provide a lump-sum distribution at retirement.
- D. Annuities pay out principal and interest

**Answer: B**

Explanation:

Annuities are considered a suitable source of retirement income primarily because they can provide guaranteed income for life, which the annuitant cannot outlive. Pennsylvania Life and Health Insurance study materials emphasize that this lifetime income feature directly addresses longevity risk, one of the greatest concerns during retirement. When an annuity is annuitized, the insurer assumes the risk of the annuitant living longer than expected, ensuring continuous payments for life if a life annuity option is selected.

While annuities do pay out principal and interest and grow on a tax-deferred basis, these features alone do not uniquely qualify them

as retirement income solutions. Tax deferral is also available in other retirement vehicles, and principal plus interest payments can be found in many financial products. Deferred annuities do not necessarily provide lump-sum payments at retirement, as they are designed primarily for income distribution rather than liquidation. Therefore, the defining retirement advantage under Pennsylvania insurance standards is the guarantee that income will not be exhausted during the annuitant's lifetime.

## NEW QUESTION # 85

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