

Reliable PA-Life-Accident-and-Health Exam Dumps - PA-Life-Accident-and-Health Reliable Exam Topics

PSI life, accident, and health Exam Questions with correct Answers

How long after being entitled to disability benefits will an individual be eligible to receive Medicare benefits?

- A. immediately
- B. 1 year
- C. 2 years
- D. At age 65 - ANSWER-2 years

What is the return of premium rider?

- A. an increasing amount of term insurance that always equals the total of premiums paid up to the current point
- B. a provision that allows the insured to cancel the policy in the first two years and have premiums refunded
- C. an increasing amount of term insurance that equals the cash value of the policy at any point in time
- D. a provision that states the insurer must return any premiums paid during the free-look period - ANSWER-an increasing amount of term insurance that always equals the total of premiums paid up to the current point

In a home healthcare benefit, all of the following are eligible expenses EXCEPT

- A. intermittent part-time nursing care;
- B. physical, occupational, or speech therapy;
- C. blood transfusions
- D. medical social services; - ANSWER-blood transfusions

All of the following are classifications of risk EXCEPT

- A. substandard
- B. preferred
- C. declined
- D. non-nicotine - ANSWER-non-nicotine

Which of the following is exempted from the incontestability provision in insurance policies?

- A. fraudulent misstatements
- B. pre-existing conditions
- C. change in health
- D. changes in the insurance code - ANSWER-fraudulent misstatements

A group conversion option may be used in all the following instances EXCEPT

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Insurance Licensing Pennsylvania Life, Accident and Health Exam Sample Questions (Q153-Q158):

NEW QUESTION # 153

Which of the following is a characteristic of conversion from a group life insurance policy to an individual life insurance policy?

- A. Proof of insurability is required.
- B. Premium for the new policy will be based on the age when first covered by the group policy.
- C. Conversion must be to term insurance.
- **D. Conversion must be applied for within the time specified in the policy.**

Answer: D

Explanation:

Under Pennsylvania Life Insurance regulations, a key characteristic of converting a group life insurance policy to an individual life insurance policy is that the conversion must be requested within a specified time period stated in the group policy, typically 31 days following termination of group coverage. Pennsylvania-approved study materials emphasize that this conversion privilege protects insured individuals who lose group coverage due to employment termination or eligibility changes.

One of the most important features of group-to-individual conversion is that proof of insurability is not required, making option C incorrect. Additionally, premiums for the new individual policy are based on the insured's attained age at the time of conversion, not the age when first covered under the group plan, eliminating option B. The conversion is also not limited to term insurance; permanent forms such as whole life are commonly permitted, making option D incorrect.

The time-sensitive nature of the conversion application is critical. If the insured fails to apply within the allowed timeframe, the conversion right is permanently lost. Therefore, option A is the correct and verified answer according to Pennsylvania Life, Accident, and Health Insurance licensing documentation.

NEW QUESTION # 154

In Pennsylvania, insureds entitled to convert their group insurance to individual coverage must receive notice of their right to convert at least how many days prior to the expiration of those rights?

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

Answer: B

Explanation:

In Pennsylvania, insured individuals who are entitled to convert group insurance coverage to an individual policy must receive written notice of their conversion rights at least 20 days prior to the expiration of those rights. Pennsylvania Life and Health Insurance statutes and approved licensing study guides emphasize that this notice requirement exists to protect consumers from unintentionally losing coverage when group insurance terminates.

Conversion rights typically apply when an insured loses eligibility under a group plan due to employment termination, reduction in hours, or other qualifying events. The insurer or policyholder is required to inform the insured of the right to convert without evidence of insurability. If the required notice is not provided within the mandated timeframe, Pennsylvania law extends the conversion period, ensuring continued consumer protection.

The other timeframes listed—5, 10, and 15 days—are not recognized under Pennsylvania insurance regulations as sufficient notice periods. These shorter durations fail to meet the statutory requirement and could place insureds at risk of coverage gaps.

Therefore, based on Pennsylvania Life, Accident, and Health Insurance laws and official exam preparation materials, 20 days is the correct and verified answer.

NEW QUESTION # 155

In order to transact the business of insurance for an insurer, a producer needs to be able to carry out activities not stipulated in the agency contract. This type of authority is referred to as

- A. fiduciary.
- B. applied.
- C. implied.
- D. expressed.

Answer: C

Explanation:

Under Pennsylvania insurance law and producer licensing principles, implied authority refers to the authority a producer has to perform actions that are not specifically stated in the agency contract, but are reasonably necessary to carry out the producer's express duties. This authority allows producers to transact insurance business effectively on behalf of the insurer.

Pennsylvania-approved study materials explain that implied authority supports day-to-day activities such as collecting initial premiums, delivering policies, and explaining coverage terms. These activities are essential to the producer's role even though they may not be explicitly written into the agency agreement.

The other options are incorrect. Expressed authority is authority clearly stated in the contract. Fiduciary describes a duty of trust and care, not a type of authority. Applied authority is not a recognized legal term in Pennsylvania insurance law. Therefore, implied authority is the correct and verified answer according to Pennsylvania Life, Accident, and Health Insurance documentation.

NEW QUESTION # 156

Dividends are NOT subject to taxation because they are

- A. considered prepaid policyowner equity.
- B. equivalent to returning a premium.
- C. considered cash value reductions of policy death benefit proceeds.
- D. a guaranteed policy benefit.

Answer: B

Explanation:

In Pennsylvania Life Insurance policies, dividends paid to policyowners are not subject to taxation because they are considered a return of excess premium, not earned income. Dividends arise when a mutual insurer's actual mortality, expenses, or investment returns are more favorable than originally projected. Since policyowners in mutual companies are essentially owners of the insurer, dividends represent overpaid premiums being returned.

Pennsylvania-approved insurance education materials clearly state that dividends are not guaranteed and are paid only when declared by the insurer. However, when received, they are generally not taxable up to the total amount of premiums paid into the policy. This treatment aligns with federal tax principles discussed in insurance licensing curricula.

The other answer choices are incorrect because dividends are not guaranteed policy benefits, they are not classified as prepaid equity, and they do not represent reductions of death benefit proceeds. While dividends may be used to reduce premiums, purchase paid-up additions, or accumulate interest, their tax-free status is rooted in their classification as premium refunds.

Thus, the correct and verified reason dividends are not taxable under Pennsylvania Life Insurance standards is that they are equivalent to returning a premium.

NEW QUESTION # 157

The MAJOR factor in determining the benefit amount paid under a disability income policy is

- A. wages.
- B. occupation.
- C. gender.
- D. age.

Answer: A

Explanation:

Under Pennsylvania Life, Accident, and Health Insurance principles, the major factor in determining the benefit amount paid under a disability income policy is the insured's wages (earned income). Disability income insurance is designed to replace a portion of the insured's income lost due to sickness or injury, not to create a financial gain. Pennsylvania-approved study materials emphasize the concept of income replacement, typically limiting benefits to a percentage of the insured's pre-disability earnings, commonly 50% to 70%, depending on the policy and insurer guidelines.

While occupation plays a role in underwriting and premium determination, wages directly determine how much income can be

replaced. Gender and age may influence premium rates and eligibility but do not determine the benefit amount itself. Insurers verify income through tax records or employer documentation to ensure compliance with insurable interest and indemnity principles. This ensures the policy remains consistent with Pennsylvania insurance regulations and prevents overinsurance. Therefore, wages are the primary and controlling factor in setting disability income benefit amounts.

NEW QUESTION # 158

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