

PENNSYLVANIA LIFE, ACCIDENT AND HEALTH INSURANCE LICENSE STUDY GUIDE - EXAM 8 (150 QUESTIONS)

This 150-question practice exam covers life insurance, accident and health insurance, disability, government programs, and Pennsylvania producer compliance. It is study material only, not an official licensing examination. Select the single best answer before reviewing the answer key and explanations.

1. For an Exam 8 scenario, what does a guaranteed purchase option rider provide?
 - A. A cash surrender value under the stated policy design
 - B. A loan guarantee under the stated policy design
 - C. Future coverage purchases without evidence of insurability under the stated policy design
 - D. A fixed dividend under the stated policy design
2. For an Exam 8 scenario, a children term rider provides coverage for?
 - A. The primary beneficiary under the stated policy design
 - B. Eligible children of the insured under the stated policy design
 - C. Only the producer under the stated policy design
 - D. A business creditor under the stated policy design
3. For an Exam 8 scenario, an additional insured rider is used to?
 - A. Name a new owner under the stated policy design
 - B. Waive all premiums under the stated policy design
 - C. Cover another person under the policy under the stated policy design
 - D. Increase an annuity payment under the stated policy design
4. For an Exam 8 scenario, a family term rider generally covers?
 - A. Only hospital stays under the stated policy design
 - B. Specified family members under term coverage under the stated policy design
 - C. Only the oldest child under the stated policy design
 - D. Only policy loans under the stated policy design
5. For an Exam 8 scenario, an accidental death and dismemberment rider may pay for?
 - A. Certain accidental losses such as death or loss of limb under the stated policy design
 - B. Ordinary sickness only under the stated policy design
 - C. Cash-value surrender under the stated policy design
 - D. Policy dividends under the stated policy design
6. For an Exam 8 scenario, a waiver of monthly deduction rider in universal life helps when?
 - A. An annuity matures under the stated policy design
 - B. The owner takes a loan under the stated policy design
 - C. The beneficiary changes under the stated policy design
 - D. The insured meets stated disability conditions under the stated policy design
7. For an Exam 8 scenario, a return-of-premium rider is designed to?
 - A. Increase deductibles under the stated policy design
 - B. Return stated premium amounts when requirements are met under the stated policy design
 - C. Create a group certificate under the stated policy design
 - D. Provide Medicare benefits under the stated policy design
8. For an Exam 8 scenario, a participating policy is one that may?

- A. Have no premium under the stated policy design
 - B. Avoid underwriting under the stated policy design
 - C. Pay dividends if declared by the insurer under the stated policy design
 - D. Guarantee stock-market gains under the stated policy design
9. For an Exam 8 scenario, a nonparticipating policy generally?
- A. Does not pay policy dividends under the stated policy design
 - B. Is always variable under the stated policy design
 - C. Must be group insurance under the stated policy design
 - D. Has no death benefit under the stated policy design
10. For an Exam 8 scenario, the face amount of life insurance is?
- A. The cash surrender charge under the stated policy design
 - B. The annual premium under the stated policy design
 - C. The policy loan balance under the stated policy design
 - D. The stated death benefit before applicable adjustments under the stated policy design
11. For an Exam 8 scenario, cash value is a feature primarily of?
- A. Group certificates under the stated policy design
 - B. Accidental death riders under the stated policy design
 - C. Permanent life insurance under the stated policy design
 - D. Pure term insurance under the stated policy design
12. For an Exam 8 scenario, a single-premium policy is funded by?
- A. One lump-sum premium under the stated policy design
 - B. Employer payroll only under the stated policy design
 - C. Monthly premiums only under the stated policy design
 - D. A policy loan only under the stated policy design
13. For an Exam 8 scenario, level premiums are designed to?
- A. Depend on claims under the stated policy design
 - B. Increase every month under the stated policy design
 - C. Be paid only after death under the stated policy design
 - D. Remain unchanged during the stated premium period under the stated policy design
14. For an Exam 8 scenario, an adjustable life policy permits changes to?
- A. The producer license under the stated policy design
 - B. Certain policy features within contract limits under the stated policy design
 - C. State insurance law under the stated policy design
 - D. Medicare eligibility under the stated policy design
15. For an Exam 8 scenario, an employer-owned life policy generally insures?
- A. An employee or executive with required consent under the stated policy design
 - B. Only dependents under the stated policy design
 - C. Every beneficiary under the stated policy design
 - D. A claims adjuster under the stated policy design
16. For an Exam 8 scenario, key-person life insurance is often used to?
- A. Cover employee medical bills under the stated policy design
 - B. Pay workers compensation under the stated policy design

- C. Fund a deductible under the stated policy design
 - D. Protect a business from loss of a key employee under the stated policy design
- 17.** For an Exam 8 scenario, a buy-sell agreement is often funded with life insurance to?
- A. Pay hospital claims under the stated policy design
 - B. Provide funds to buy a deceased owner interest under the stated policy design
 - C. Replace group coverage under the stated policy design
 - D. Set policy dividends under the stated policy design
- 18.** For an Exam 8 scenario, estate liquidity planning with life insurance seeks to?
- A. Avoid beneficiaries under the stated policy design
 - B. Create Medicare coverage under the stated policy design
 - C. Provide cash at death for obligations and expenses under the stated policy design
 - D. Eliminate all taxes automatically under the stated policy design
- 19.** For an Exam 8 scenario, a trust-owned life policy is owned by?
- A. The beneficiary alone under the stated policy design
 - B. The producer automatically under the stated policy design
 - C. The insurer under the stated policy design
 - D. The trust according to its terms under the stated policy design
- 20.** For an Exam 8 scenario, a business continuation plan addresses?
- A. Drug formularies under the stated policy design
 - B. Orderly ownership transition after specified events under the stated policy design
 - C. Hospital network access under the stated policy design
 - D. Only a policy grace period under the stated policy design
- 21.** For an Exam 8 scenario, a managed-care network is a group of?
- A. Contracted providers and facilities under the stated policy design
 - B. Annuity owners under the stated policy design
 - C. Policy beneficiaries under the stated policy design
 - D. Insurance producers under the stated policy design
- 22.** For an Exam 8 scenario, capitation is a payment method where a provider receives?
- A. A life-policy dividend under the stated policy design
 - B. A death benefit under the stated policy design
 - C. A fixed amount per enrolled person for specified services under the stated policy design
 - D. The full charge for each visit under the stated policy design
- 23.** For an Exam 8 scenario, case management is intended to?
- A. Coordinate care for complex health needs under the stated policy design
 - B. Set annuity rates under the stated policy design
 - C. Sell life insurance under the stated policy design
 - D. Collect premiums in trust under the stated policy design
- 24.** For an Exam 8 scenario, disease management programs focus on?
- A. Property losses under the stated policy design
 - B. Life-policy replacements under the stated policy design
 - C. Producer appointment under the stated policy design
 - D. Ongoing support for chronic conditions under the stated policy design

25. For an Exam 8 scenario, a referral is commonly required in an HMO to?
- A. Change a beneficiary under the stated policy design
 - B. Obtain certain specialist care through the plan process under the stated policy design
 - C. Surrender cash value under the stated policy design
 - D. Collect a death benefit under the stated policy design
26. For an Exam 8 scenario, an out-of-pocket maximum limits?
- A. Annuity income duration under the stated policy design
 - B. Producer commissions under the stated policy design
 - C. Covered member cost sharing during a plan period under the stated policy design
 - D. The life-policy face amount under the stated policy design
27. For an Exam 8 scenario, a network adequacy standard concerns?
- A. Policy dividends under the stated policy design
 - B. Whether sufficient providers are available to enrollees under the stated policy design
 - C. Producer exam scores under the stated policy design
 - D. The cash value of life policies under the stated policy design
28. For an Exam 8 scenario, a provider directory helps members?
- A. Locate in-network professionals and facilities under the stated policy design
 - B. Select beneficiaries under the stated policy design
 - C. Pay premiums under the stated policy design
 - D. Apply for an annuity under the stated policy design
29. For an Exam 8 scenario, explanation of benefits is a statement showing?
- A. A life-policy loan under the stated policy design
 - B. A producer appointment under the stated policy design
 - C. A policy illustration under the stated policy design
 - D. How a claim was processed and member responsibility under the stated policy design
30. For an Exam 8 scenario, a claim appeal allows a member to?
- A. Change the insured age under the stated policy design
 - B. Increase cash value under the stated policy design
 - C. Request review of a coverage or payment decision under the stated policy design
 - D. Avoid premiums under the stated policy design
31. For an Exam 8 scenario, a prior authorization requirement is used to?
- A. Issue a producer license under the stated policy design
 - B. Name a beneficiary under the stated policy design
 - C. Mature an annuity under the stated policy design
 - D. Review specified care before coverage is confirmed under the stated policy design
32. For an Exam 8 scenario, a utilization-management program aims to?
- A. Eliminate deductibles under the stated policy design
 - B. Promote appropriate and efficient use of care under the stated policy design
 - C. Guarantee every service under the stated policy design
 - D. Replace Medicare under the stated policy design
33. For an Exam 8 scenario, a high-deductible plan usually features?
- A. A death benefit under the stated policy design

- B. No member cost sharing under the stated policy design
 - C. Higher deductible with lower premium than richer coverage under the stated policy design
 - D. Guaranteed cash value under the stated policy design
34. For an Exam 8 scenario, a catastrophic plan is intended chiefly to protect against?
- A. Very high covered medical expenses under the stated policy design
 - B. Policy dividends under the stated policy design
 - C. Producer licensing costs under the stated policy design
 - D. Life-policy loans under the stated policy design
35. For an Exam 8 scenario, a short-term medical policy is generally?
- A. Limited-duration health coverage subject to its terms under the stated policy design
 - B. Permanent life insurance under the stated policy design
 - C. Medicare supplement under the stated policy design
 - D. Workers compensation under the stated policy design
36. For an Exam 8 scenario, partial disability benefits may apply when?
- A. Medicare begins under the stated policy design
 - B. A policy is surrendered under the stated policy design
 - C. The insured can work but has qualifying loss of income under the stated policy design
 - D. The insured dies under the stated policy design
37. For an Exam 8 scenario, social insurance disability benefits may require?
- A. A life-policy beneficiary under the stated policy design
 - B. An annuity premium under the stated policy design
 - C. A property claim under the stated policy design
 - D. Meeting program disability and work-history rules under the stated policy design
38. For an Exam 8 scenario, business overhead expense insurance helps pay?
- A. Hospital room charges under the stated policy design
 - B. Specified business expenses during owner disability under the stated policy design
 - C. Policy dividends under the stated policy design
 - D. The owner death benefit under the stated policy design
39. For an Exam 8 scenario, buy-sell disability insurance can provide funds for?
- A. Policy loans under the stated policy design
 - B. Prescription drug claims under the stated policy design
 - C. A life-policy surrender under the stated policy design
 - D. A buyout after prolonged disability under the stated policy design
40. For an Exam 8 scenario, a disability income rider attached to life insurance provides?
- A. A hospital network under the stated policy design
 - B. Income benefits under stated disability terms under the stated policy design
 - C. Cash-value withdrawal under the stated policy design
 - D. Annuity payments under the stated policy design
41. For an Exam 8 scenario, CHIP is a program that provides?
- A. Health coverage for eligible children under the stated policy design
 - B. Annuity income under the stated policy design
 - C. Life insurance for employees under the stated policy design

- D. Workers compensation under the stated policy design
42. For an Exam 8 scenario, the Affordable Care Act marketplace helps consumers?
- A. Create cash value under the stated policy design
 - B. Buy life settlements under the stated policy design
 - C. Compare and enroll in eligible health coverage under the stated policy design
 - D. File property claims under the stated policy design
43. For an Exam 8 scenario, a premium tax credit can help eligible consumers?
- A. Reduce marketplace health plan premium cost under the stated policy design
 - B. Pay annuity surrender charges under the stated policy design
 - C. Increase a life death benefit under the stated policy design
 - D. Avoid all deductibles under the stated policy design
44. For an Exam 8 scenario, a special enrollment period may follow?
- A. A policy dividend under the stated policy design
 - B. A producer renewal under the stated policy design
 - C. A routine doctor visit under the stated policy design
 - D. A qualifying life event such as loss of coverage under the stated policy design
45. For an Exam 8 scenario, open enrollment is a period when consumers may?
- A. Surrender a policy under the stated policy design
 - B. Enroll in or change certain health coverage under the stated policy design
 - C. File a disability claim under the stated policy design
 - D. Collect life proceeds under the stated policy design
46. For an Exam 8 scenario, a producer must act honestly in sales to?
- A. Avoid policy records under the stated policy design
 - B. Set medical fees under the stated policy design
 - C. Support informed consumer decisions under the stated policy design
 - D. Guarantee claims under the stated policy design
47. For an Exam 8 scenario, a policy summary is useful because it?
- A. Replaces the contract under the stated policy design
 - B. Guarantees dividends under the stated policy design
 - C. Creates cash value under the stated policy design
 - D. Presents key features for consumer review under the stated policy design
48. For an Exam 8 scenario, an insurer investigation may examine?
- A. Potential violations of insurance laws under the stated policy design
 - B. An annuity investment choice under the stated policy design
 - C. A policyowner birthday under the stated policy design
 - D. A beneficiary preference only under the stated policy design
49. For an Exam 8 scenario, administrative penalties may result from?
- A. Accurate disclosures under the stated policy design
 - B. Keeping records under the stated policy design
 - C. Noncompliance with insurance requirements under the stated policy design
 - D. Paying claims correctly under the stated policy design

50. For an Exam 8 scenario, a producer should report suspected fraud because?
- A. It guarantees renewal under the stated policy design
 - B. It helps protect consumers and the insurance system under the stated policy design
 - C. It replaces underwriting under the stated policy design
 - D. It raises dividends under the stated policy design
51. When reviewing a policy with an applicant, what does a guaranteed purchase option rider provide?
- A. A loan guarantee under the stated policy design
 - B. A fixed dividend under the stated policy design
 - C. Future coverage purchases without evidence of insurability under the stated policy design
 - D. A cash surrender value under the stated policy design
52. When reviewing a policy with an applicant, a children term rider provides coverage for?
- A. Eligible children of the insured under the stated policy design
 - B. Only the producer under the stated policy design
 - C. The primary beneficiary under the stated policy design
 - D. A business creditor under the stated policy design
53. When reviewing a policy with an applicant, an additional insured rider is used to?
- A. Name a new owner under the stated policy design
 - B. Increase an annuity payment under the stated policy design
 - C. Waive all premiums under the stated policy design
 - D. Cover another person under the policy under the stated policy design
54. When reviewing a policy with an applicant, a family term rider generally covers?
- A. Only hospital stays under the stated policy design
 - B. Specified family members under term coverage under the stated policy design
 - C. Only the oldest child under the stated policy design
 - D. Only policy loans under the stated policy design
55. When reviewing a policy with an applicant, an accidental death and dismemberment rider may pay for?
- A. Cash-value surrender under the stated policy design
 - B. Policy dividends under the stated policy design
 - C. Ordinary sickness only under the stated policy design
 - D. Certain accidental losses such as death or loss of limb under the stated policy design
56. When reviewing a policy with an applicant, a waiver of monthly deduction rider in universal life helps when?
- A. The insured meets stated disability conditions under the stated policy design
 - B. The beneficiary changes under the stated policy design
 - C. The owner takes a loan under the stated policy design
 - D. An annuity matures under the stated policy design
57. When reviewing a policy with an applicant, a return-of-premium rider is designed to?
- A. Increase deductibles under the stated policy design
 - B. Provide Medicare benefits under the stated policy design
 - C. Return stated premium amounts when requirements are met under the stated policy design
 - D. Create a group certificate under the stated policy design
58. When reviewing a policy with an applicant, a participating policy is one that may?
- A. Have no premium under the stated policy design

- B. Pay dividends if declared by the insurer under the stated policy design
 - C. Avoid underwriting under the stated policy design
 - D. Guarantee stock-market gains under the stated policy design
59. When reviewing a policy with an applicant, a nonparticipating policy generally?
- A. Must be group insurance under the stated policy design
 - B. Has no death benefit under the stated policy design
 - C. Is always variable under the stated policy design
 - D. Does not pay policy dividends under the stated policy design
60. When reviewing a policy with an applicant, the face amount of life insurance is?
- A. The cash surrender charge under the stated policy design
 - B. The annual premium under the stated policy design
 - C. The stated death benefit before applicable adjustments under the stated policy design
 - D. The policy loan balance under the stated policy design
61. When reviewing a policy with an applicant, cash value is a feature primarily of?
- A. Permanent life insurance under the stated policy design
 - B. Accidental death riders under the stated policy design
 - C. Group certificates under the stated policy design
 - D. Pure term insurance under the stated policy design
62. When reviewing a policy with an applicant, a single-premium policy is funded by?
- A. A policy loan only under the stated policy design
 - B. One lump-sum premium under the stated policy design
 - C. Monthly premiums only under the stated policy design
 - D. Employer payroll only under the stated policy design
63. When reviewing a policy with an applicant, level premiums are designed to?
- A. Depend on claims under the stated policy design
 - B. Be paid only after death under the stated policy design
 - C. Increase every month under the stated policy design
 - D. Remain unchanged during the stated premium period under the stated policy design
64. When reviewing a policy with an applicant, an adjustable life policy permits changes to?
- A. Certain policy features within contract limits under the stated policy design
 - B. State insurance law under the stated policy design
 - C. Medicare eligibility under the stated policy design
 - D. The producer license under the stated policy design
65. When reviewing a policy with an applicant, an employer-owned life policy generally insures?
- A. A claims adjuster under the stated policy design
 - B. Only dependents under the stated policy design
 - C. An employee or executive with required consent under the stated policy design
 - D. Every beneficiary under the stated policy design
66. When reviewing a policy with an applicant, key-person life insurance is often used to?
- A. Fund a deductible under the stated policy design
 - B. Protect a business from loss of a key employee under the stated policy design
 - C. Cover employee medical bills under the stated policy design

- D. Pay workers compensation under the stated policy design
- 67.** When reviewing a policy with an applicant, a buy-sell agreement is often funded with life insurance to?
- A. Pay hospital claims under the stated policy design
 - B. Replace group coverage under the stated policy design
 - C. Provide funds to buy a deceased owner interest under the stated policy design
 - D. Set policy dividends under the stated policy design
- 68.** When reviewing a policy with an applicant, estate liquidity planning with life insurance seeks to?
- A. Provide cash at death for obligations and expenses under the stated policy design
 - B. Create Medicare coverage under the stated policy design
 - C. Eliminate all taxes automatically under the stated policy design
 - D. Avoid beneficiaries under the stated policy design
- 69.** When reviewing a policy with an applicant, a trust-owned life policy is owned by?
- A. The producer automatically under the stated policy design
 - B. The trust according to its terms under the stated policy design
 - C. The insurer under the stated policy design
 - D. The beneficiary alone under the stated policy design
- 70.** When reviewing a policy with an applicant, a business continuation plan addresses?
- A. Only a policy grace period under the stated policy design
 - B. Drug formularies under the stated policy design
 - C. Hospital network access under the stated policy design
 - D. Orderly ownership transition after specified events under the stated policy design
- 71.** When reviewing a policy with an applicant, a managed-care network is a group of?
- A. Contracted providers and facilities under the stated policy design
 - B. Insurance producers under the stated policy design
 - C. Policy beneficiaries under the stated policy design
 - D. Annuity owners under the stated policy design
- 72.** When reviewing a policy with an applicant, capitation is a payment method where a provider receives?
- A. The full charge for each visit under the stated policy design
 - B. A fixed amount per enrolled person for specified services under the stated policy design
 - C. A death benefit under the stated policy design
 - D. A life-policy dividend under the stated policy design
- 73.** When reviewing a policy with an applicant, case management is intended to?
- A. Sell life insurance under the stated policy design
 - B. Set annuity rates under the stated policy design
 - C. Collect premiums in trust under the stated policy design
 - D. Coordinate care for complex health needs under the stated policy design
- 74.** When reviewing a policy with an applicant, disease management programs focus on?
- A. Life-policy replacements under the stated policy design
 - B. Producer appointment under the stated policy design
 - C. Ongoing support for chronic conditions under the stated policy design
 - D. Property losses under the stated policy design

75. When reviewing a policy with an applicant, a referral is commonly required in an HMO to?
- A. Change a beneficiary under the stated policy design
 - B. Surrender cash value under the stated policy design
 - C. Obtain certain specialist care through the plan process under the stated policy design
 - D. Collect a death benefit under the stated policy design
76. When reviewing a policy with an applicant, an out-of-pocket maximum limits?
- A. Annuity income duration under the stated policy design
 - B. Producer commissions under the stated policy design
 - C. The life-policy face amount under the stated policy design
 - D. Covered member cost sharing during a plan period under the stated policy design
77. When reviewing a policy with an applicant, a network adequacy standard concerns?
- A. Whether sufficient providers are available to enrollees under the stated policy design
 - B. Policy dividends under the stated policy design
 - C. Producer exam scores under the stated policy design
 - D. The cash value of life policies under the stated policy design
78. When reviewing a policy with an applicant, a provider directory helps members?
- A. Select beneficiaries under the stated policy design
 - B. Locate in-network professionals and facilities under the stated policy design
 - C. Apply for an annuity under the stated policy design
 - D. Pay premiums under the stated policy design
79. When reviewing a policy with an applicant, explanation of benefits is a statement showing?
- A. A policy illustration under the stated policy design
 - B. A producer appointment under the stated policy design
 - C. A life-policy loan under the stated policy design
 - D. How a claim was processed and member responsibility under the stated policy design
80. When reviewing a policy with an applicant, a claim appeal allows a member to?
- A. Change the insured age under the stated policy design
 - B. Avoid premiums under the stated policy design
 - C. Request review of a coverage or payment decision under the stated policy design
 - D. Increase cash value under the stated policy design
81. When reviewing a policy with an applicant, a prior authorization requirement is used to?
- A. Review specified care before coverage is confirmed under the stated policy design
 - B. Issue a producer license under the stated policy design
 - C. Name a beneficiary under the stated policy design
 - D. Mature an annuity under the stated policy design
82. When reviewing a policy with an applicant, a utilization-management program aims to?
- A. Replace Medicare under the stated policy design
 - B. Promote appropriate and efficient use of care under the stated policy design
 - C. Eliminate deductibles under the stated policy design
 - D. Guarantee every service under the stated policy design
83. When reviewing a policy with an applicant, a high-deductible plan usually features?
- A. A death benefit under the stated policy design

- B. Higher deductible with lower premium than richer coverage under the stated policy design
 - C. No member cost sharing under the stated policy design
 - D. Guaranteed cash value under the stated policy design
- 84.** When reviewing a policy with an applicant, a catastrophic plan is intended chiefly to protect against?
- A. Very high covered medical expenses under the stated policy design
 - B. Life-policy loans under the stated policy design
 - C. Producer licensing costs under the stated policy design
 - D. Policy dividends under the stated policy design
- 85.** When reviewing a policy with an applicant, a short-term medical policy is generally?
- A. Permanent life insurance under the stated policy design
 - B. Medicare supplement under the stated policy design
 - C. Limited-duration health coverage subject to its terms under the stated policy design
 - D. Workers compensation under the stated policy design
- 86.** When reviewing a policy with an applicant, partial disability benefits may apply when?
- A. The insured dies under the stated policy design
 - B. Medicare begins under the stated policy design
 - C. A policy is surrendered under the stated policy design
 - D. The insured can work but has qualifying loss of income under the stated policy design
- 87.** When reviewing a policy with an applicant, social insurance disability benefits may require?
- A. Meeting program disability and work-history rules under the stated policy design
 - B. An annuity premium under the stated policy design
 - C. A property claim under the stated policy design
 - D. A life-policy beneficiary under the stated policy design
- 88.** When reviewing a policy with an applicant, business overhead expense insurance helps pay?
- A. Policy dividends under the stated policy design
 - B. Specified business expenses during owner disability under the stated policy design
 - C. The owner death benefit under the stated policy design
 - D. Hospital room charges under the stated policy design
- 89.** When reviewing a policy with an applicant, buy-sell disability insurance can provide funds for?
- A. Policy loans under the stated policy design
 - B. A life-policy surrender under the stated policy design
 - C. Prescription drug claims under the stated policy design
 - D. A buyout after prolonged disability under the stated policy design
- 90.** When reviewing a policy with an applicant, a disability income rider attached to life insurance provides?
- A. A hospital network under the stated policy design
 - B. Cash-value withdrawal under the stated policy design
 - C. Income benefits under stated disability terms under the stated policy design
 - D. Annuity payments under the stated policy design
- 91.** When reviewing a policy with an applicant, CHIP is a program that provides?
- A. Health coverage for eligible children under the stated policy design
 - B. Workers compensation under the stated policy design
 - C. Life insurance for employees under the stated policy design

- D. Annuity income under the stated policy design
- 92.** When reviewing a policy with an applicant, the Affordable Care Act marketplace helps consumers?
- A. Create cash value under the stated policy design
 - B. Compare and enroll in eligible health coverage under the stated policy design
 - C. File property claims under the stated policy design
 - D. Buy life settlements under the stated policy design
- 93.** When reviewing a policy with an applicant, a premium tax credit can help eligible consumers?
- A. Increase a life death benefit under the stated policy design
 - B. Pay annuity surrender charges under the stated policy design
 - C. Reduce marketplace health plan premium cost under the stated policy design
 - D. Avoid all deductibles under the stated policy design
- 94.** When reviewing a policy with an applicant, a special enrollment period may follow?
- A. A routine doctor visit under the stated policy design
 - B. A producer renewal under the stated policy design
 - C. A policy dividend under the stated policy design
 - D. A qualifying life event such as loss of coverage under the stated policy design
- 95.** When reviewing a policy with an applicant, open enrollment is a period when consumers may?
- A. Surrender a policy under the stated policy design
 - B. Collect life proceeds under the stated policy design
 - C. Enroll in or change certain health coverage under the stated policy design
 - D. File a disability claim under the stated policy design
- 96.** When reviewing a policy with an applicant, a producer must act honestly in sales to?
- A. Avoid policy records under the stated policy design
 - B. Support informed consumer decisions under the stated policy design
 - C. Guarantee claims under the stated policy design
 - D. Set medical fees under the stated policy design
- 97.** When reviewing a policy with an applicant, a policy summary is useful because it?
- A. Presents key features for consumer review under the stated policy design
 - B. Replaces the contract under the stated policy design
 - C. Creates cash value under the stated policy design
 - D. Guarantees dividends under the stated policy design
- 98.** When reviewing a policy with an applicant, an insurer investigation may examine?
- A. A policyowner birthday under the stated policy design
 - B. A beneficiary preference only under the stated policy design
 - C. An annuity investment choice under the stated policy design
 - D. Potential violations of insurance laws under the stated policy design
- 99.** When reviewing a policy with an applicant, administrative penalties may result from?
- A. Accurate disclosures under the stated policy design
 - B. Paying claims correctly under the stated policy design
 - C. Noncompliance with insurance requirements under the stated policy design
 - D. Keeping records under the stated policy design

- 100.** When reviewing a policy with an applicant, a producer should report suspected fraud because?
- A. It raises dividends under the stated policy design
 - B. It guarantees renewal under the stated policy design
 - C. It replaces underwriting under the stated policy design
 - D. It helps protect consumers and the insurance system under the stated policy design
- 101.** In Pennsylvania insurance practice, what does a guaranteed purchase option rider provide?
- A. Future coverage purchases without evidence of insurability under the stated policy design
 - B. A cash surrender value under the stated policy design
 - C. A loan guarantee under the stated policy design
 - D. A fixed dividend under the stated policy design
- 102.** In Pennsylvania insurance practice, a children term rider provides coverage for?
- A. A business creditor under the stated policy design
 - B. Eligible children of the insured under the stated policy design
 - C. Only the producer under the stated policy design
 - D. The primary beneficiary under the stated policy design
- 103.** In Pennsylvania insurance practice, an additional insured rider is used to?
- A. Cover another person under the policy under the stated policy design
 - B. Increase an annuity payment under the stated policy design
 - C. Name a new owner under the stated policy design
 - D. Waive all premiums under the stated policy design
- 104.** In Pennsylvania insurance practice, a family term rider generally covers?
- A. Only policy loans under the stated policy design
 - B. Specified family members under term coverage under the stated policy design
 - C. Only the oldest child under the stated policy design
 - D. Only hospital stays under the stated policy design
- 105.** In Pennsylvania insurance practice, an accidental death and dismemberment rider may pay for?
- A. Policy dividends under the stated policy design
 - B. Cash-value surrender under the stated policy design
 - C. Ordinary sickness only under the stated policy design
 - D. Certain accidental losses such as death or loss of limb under the stated policy design
- 106.** In Pennsylvania insurance practice, a waiver of monthly deduction rider in universal life helps when?
- A. The beneficiary changes under the stated policy design
 - B. The owner takes a loan under the stated policy design
 - C. The insured meets stated disability conditions under the stated policy design
 - D. An annuity matures under the stated policy design
- 107.** In Pennsylvania insurance practice, a return-of-premium rider is designed to?
- A. Return stated premium amounts when requirements are met under the stated policy design
 - B. Provide Medicare benefits under the stated policy design
 - C. Increase deductibles under the stated policy design
 - D. Create a group certificate under the stated policy design
- 108.** In Pennsylvania insurance practice, a participating policy is one that may?
- A. Avoid underwriting under the stated policy design

- B. Have no premium under the stated policy design
 - C. Pay dividends if declared by the insurer under the stated policy design
 - D. Guarantee stock-market gains under the stated policy design
- 109.** In Pennsylvania insurance practice, a nonparticipating policy generally?
- A. Has no death benefit under the stated policy design
 - B. Must be group insurance under the stated policy design
 - C. Is always variable under the stated policy design
 - D. Does not pay policy dividends under the stated policy design
- 110.** In Pennsylvania insurance practice, the face amount of life insurance is?
- A. The cash surrender charge under the stated policy design
 - B. The stated death benefit before applicable adjustments under the stated policy design
 - C. The policy loan balance under the stated policy design
 - D. The annual premium under the stated policy design
- 111.** In Pennsylvania insurance practice, cash value is a feature primarily of?
- A. Permanent life insurance under the stated policy design
 - B. Group certificates under the stated policy design
 - C. Pure term insurance under the stated policy design
 - D. Accidental death riders under the stated policy design
- 112.** In Pennsylvania insurance practice, a single-premium policy is funded by?
- A. Monthly premiums only under the stated policy design
 - B. Employer payroll only under the stated policy design
 - C. One lump-sum premium under the stated policy design
 - D. A policy loan only under the stated policy design
- 113.** In Pennsylvania insurance practice, level premiums are designed to?
- A. Increase every month under the stated policy design
 - B. Remain unchanged during the stated premium period under the stated policy design
 - C. Depend on claims under the stated policy design
 - D. Be paid only after death under the stated policy design
- 114.** In Pennsylvania insurance practice, an adjustable life policy permits changes to?
- A. Medicare eligibility under the stated policy design
 - B. State insurance law under the stated policy design
 - C. The producer license under the stated policy design
 - D. Certain policy features within contract limits under the stated policy design
- 115.** In Pennsylvania insurance practice, an employer-owned life policy generally insures?
- A. Every beneficiary under the stated policy design
 - B. An employee or executive with required consent under the stated policy design
 - C. A claims adjuster under the stated policy design
 - D. Only dependents under the stated policy design
- 116.** In Pennsylvania insurance practice, key-person life insurance is often used to?
- A. Fund a deductible under the stated policy design
 - B. Pay workers compensation under the stated policy design
 - C. Protect a business from loss of a key employee under the stated policy design

- D. Cover employee medical bills under the stated policy design
- 117.** In Pennsylvania insurance practice, a buy-sell agreement is often funded with life insurance to?
- A. Pay hospital claims under the stated policy design
 - B. Set policy dividends under the stated policy design
 - C. Replace group coverage under the stated policy design
 - D. Provide funds to buy a deceased owner interest under the stated policy design
- 118.** In Pennsylvania insurance practice, estate liquidity planning with life insurance seeks to?
- A. Provide cash at death for obligations and expenses under the stated policy design
 - B. Eliminate all taxes automatically under the stated policy design
 - C. Avoid beneficiaries under the stated policy design
 - D. Create Medicare coverage under the stated policy design
- 119.** In Pennsylvania insurance practice, a trust-owned life policy is owned by?
- A. The trust according to its terms under the stated policy design
 - B. The beneficiary alone under the stated policy design
 - C. The producer automatically under the stated policy design
 - D. The insurer under the stated policy design
- 120.** In Pennsylvania insurance practice, a business continuation plan addresses?
- A. Drug formularies under the stated policy design
 - B. Only a policy grace period under the stated policy design
 - C. Orderly ownership transition after specified events under the stated policy design
 - D. Hospital network access under the stated policy design
- 121.** In Pennsylvania insurance practice, a managed-care network is a group of?
- A. Policy beneficiaries under the stated policy design
 - B. Contracted providers and facilities under the stated policy design
 - C. Annuity owners under the stated policy design
 - D. Insurance producers under the stated policy design
- 122.** In Pennsylvania insurance practice, capitation is a payment method where a provider receives?
- A. The full charge for each visit under the stated policy design
 - B. A death benefit under the stated policy design
 - C. A life-policy dividend under the stated policy design
 - D. A fixed amount per enrolled person for specified services under the stated policy design
- 123.** In Pennsylvania insurance practice, case management is intended to?
- A. Sell life insurance under the stated policy design
 - B. Coordinate care for complex health needs under the stated policy design
 - C. Set annuity rates under the stated policy design
 - D. Collect premiums in trust under the stated policy design
- 124.** In Pennsylvania insurance practice, disease management programs focus on?
- A. Property losses under the stated policy design
 - B. Life-policy replacements under the stated policy design
 - C. Producer appointment under the stated policy design
 - D. Ongoing support for chronic conditions under the stated policy design

- 125.** In Pennsylvania insurance practice, a referral is commonly required in an HMO to?
- A. Obtain certain specialist care through the plan process under the stated policy design
 - B. Surrender cash value under the stated policy design
 - C. Change a beneficiary under the stated policy design
 - D. Collect a death benefit under the stated policy design
- 126.** In Pennsylvania insurance practice, an out-of-pocket maximum limits?
- A. Producer commissions under the stated policy design
 - B. The life-policy face amount under the stated policy design
 - C. Covered member cost sharing during a plan period under the stated policy design
 - D. Annuity income duration under the stated policy design
- 127.** In Pennsylvania insurance practice, a network adequacy standard concerns?
- A. Producer exam scores under the stated policy design
 - B. The cash value of life policies under the stated policy design
 - C. Whether sufficient providers are available to enrollees under the stated policy design
 - D. Policy dividends under the stated policy design
- 128.** In Pennsylvania insurance practice, a provider directory helps members?
- A. Apply for an annuity under the stated policy design
 - B. Locate in-network professionals and facilities under the stated policy design
 - C. Pay premiums under the stated policy design
 - D. Select beneficiaries under the stated policy design
- 129.** In Pennsylvania insurance practice, explanation of benefits is a statement showing?
- A. How a claim was processed and member responsibility under the stated policy design
 - B. A producer appointment under the stated policy design
 - C. A life-policy loan under the stated policy design
 - D. A policy illustration under the stated policy design
- 130.** In Pennsylvania insurance practice, a claim appeal allows a member to?
- A. Increase cash value under the stated policy design
 - B. Change the insured age under the stated policy design
 - C. Avoid premiums under the stated policy design
 - D. Request review of a coverage or payment decision under the stated policy design
- 131.** In Pennsylvania insurance practice, a prior authorization requirement is used to?
- A. Mature an annuity under the stated policy design
 - B. Issue a producer license under the stated policy design
 - C. Review specified care before coverage is confirmed under the stated policy design
 - D. Name a beneficiary under the stated policy design
- 132.** In Pennsylvania insurance practice, a utilization-management program aims to?
- A. Promote appropriate and efficient use of care under the stated policy design
 - B. Guarantee every service under the stated policy design
 - C. Replace Medicare under the stated policy design
 - D. Eliminate deductibles under the stated policy design
- 133.** In Pennsylvania insurance practice, a high-deductible plan usually features?
- A. No member cost sharing under the stated policy design

- B. A death benefit under the stated policy design
 - C. Guaranteed cash value under the stated policy design
 - D. Higher deductible with lower premium than richer coverage under the stated policy design
- 134.** In Pennsylvania insurance practice, a catastrophic plan is intended chiefly to protect against?
- A. Producer licensing costs under the stated policy design
 - B. Very high covered medical expenses under the stated policy design
 - C. Life-policy loans under the stated policy design
 - D. Policy dividends under the stated policy design
- 135.** In Pennsylvania insurance practice, a short-term medical policy is generally?
- A. Medicare supplement under the stated policy design
 - B. Workers compensation under the stated policy design
 - C. Permanent life insurance under the stated policy design
 - D. Limited-duration health coverage subject to its terms under the stated policy design
- 136.** In Pennsylvania insurance practice, partial disability benefits may apply when?
- A. Medicare begins under the stated policy design
 - B. The insured can work but has qualifying loss of income under the stated policy design
 - C. A policy is surrendered under the stated policy design
 - D. The insured dies under the stated policy design
- 137.** In Pennsylvania insurance practice, social insurance disability benefits may require?
- A. Meeting program disability and work-history rules under the stated policy design
 - B. An annuity premium under the stated policy design
 - C. A life-policy beneficiary under the stated policy design
 - D. A property claim under the stated policy design
- 138.** In Pennsylvania insurance practice, business overhead expense insurance helps pay?
- A. The owner death benefit under the stated policy design
 - B. Policy dividends under the stated policy design
 - C. Specified business expenses during owner disability under the stated policy design
 - D. Hospital room charges under the stated policy design
- 139.** In Pennsylvania insurance practice, buy-sell disability insurance can provide funds for?
- A. A life-policy surrender under the stated policy design
 - B. Policy loans under the stated policy design
 - C. Prescription drug claims under the stated policy design
 - D. A buyout after prolonged disability under the stated policy design
- 140.** In Pennsylvania insurance practice, a disability income rider attached to life insurance provides?
- A. A hospital network under the stated policy design
 - B. Income benefits under stated disability terms under the stated policy design
 - C. Annuity payments under the stated policy design
 - D. Cash-value withdrawal under the stated policy design
- 141.** In Pennsylvania insurance practice, cHIP is a program that provides?
- A. Workers compensation under the stated policy design
 - B. Life insurance for employees under the stated policy design
 - C. Health coverage for eligible children under the stated policy design

- D. Annuity income under the stated policy design
- 142.** In Pennsylvania insurance practice, the Affordable Care Act marketplace helps consumers?
- A. Compare and enroll in eligible health coverage under the stated policy design
 - B. Buy life settlements under the stated policy design
 - C. File property claims under the stated policy design
 - D. Create cash value under the stated policy design
- 143.** In Pennsylvania insurance practice, a premium tax credit can help eligible consumers?
- A. Reduce marketplace health plan premium cost under the stated policy design
 - B. Pay annuity surrender charges under the stated policy design
 - C. Increase a life death benefit under the stated policy design
 - D. Avoid all deductibles under the stated policy design
- 144.** In Pennsylvania insurance practice, a special enrollment period may follow?
- A. A policy dividend under the stated policy design
 - B. A routine doctor visit under the stated policy design
 - C. A qualifying life event such as loss of coverage under the stated policy design
 - D. A producer renewal under the stated policy design
- 145.** In Pennsylvania insurance practice, open enrollment is a period when consumers may?
- A. File a disability claim under the stated policy design
 - B. Enroll in or change certain health coverage under the stated policy design
 - C. Surrender a policy under the stated policy design
 - D. Collect life proceeds under the stated policy design
- 146.** In Pennsylvania insurance practice, a producer must act honestly in sales to?
- A. Avoid policy records under the stated policy design
 - B. Set medical fees under the stated policy design
 - C. Guarantee claims under the stated policy design
 - D. Support informed consumer decisions under the stated policy design
- 147.** In Pennsylvania insurance practice, a policy summary is useful because it?
- A. Presents key features for consumer review under the stated policy design
 - B. Creates cash value under the stated policy design
 - C. Replaces the contract under the stated policy design
 - D. Guarantees dividends under the stated policy design
- 148.** In Pennsylvania insurance practice, an insurer investigation may examine?
- A. A beneficiary preference only under the stated policy design
 - B. Potential violations of insurance laws under the stated policy design
 - C. A policyowner birthday under the stated policy design
 - D. An annuity investment choice under the stated policy design
- 149.** In Pennsylvania insurance practice, administrative penalties may result from?
- A. Paying claims correctly under the stated policy design
 - B. Keeping records under the stated policy design
 - C. Noncompliance with insurance requirements under the stated policy design
 - D. Accurate disclosures under the stated policy design

150. In Pennsylvania insurance practice, a producer should report suspected fraud because?

- A. It raises dividends under the stated policy design
- B. It replaces underwriting under the stated policy design
- C. It guarantees renewal under the stated policy design
- D. It helps protect consumers and the insurance system under the stated policy design

EXAM 8: ANSWER KEY AND EXPLANATIONS

- 1. C** - The correct answer in this policy context is Future coverage purchases without evidence of insurability. This item tests life riders. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 2. B** - The correct answer in this policy context is Eligible children of the insured. This item tests life riders. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 3. C** - The correct answer in this policy context is Cover another person under the policy. This item tests life riders. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 4. B** - The correct answer in this policy context is Specified family members under term coverage. This item tests life riders. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 5. A** - The correct answer in this policy context is Certain accidental losses such as death or loss of limb. This item tests life riders. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 6. D** - The correct answer in this policy context is The insured meets stated disability conditions. This item tests life riders. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 7. B** - The correct answer in this policy context is Return stated premium amounts when requirements are met. This item tests life riders. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 8. C** - The correct answer in this policy context is Pay dividends if declared by the insurer. This item tests life contracts. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 9. A** - The correct answer in this policy context is Does not pay policy dividends. This item tests life contracts. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 10. D** - The correct answer in this policy context is The stated death benefit before applicable adjustments. This item tests life contracts. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 11. C** - The correct answer in this policy context is Permanent life insurance. This item tests life contracts. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 12. A** - The correct answer in this policy context is One lump-sum premium. This item tests life contracts. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 13. D** - The correct answer in this policy context is Remain unchanged during the stated premium period. This item tests life contracts. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.

- 14. B** - The correct answer in this policy context is Certain policy features within contract limits. This item tests life contracts. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 15. A** - The correct answer in this policy context is An employee or executive with required consent. This item tests life contracts. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 16. D** - The correct answer in this policy context is Protect a business from loss of a key employee. This item tests life contracts. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 17. B** - The correct answer in this policy context is Provide funds to buy a deceased owner interest. This item tests life contracts. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 18. C** - The correct answer in this policy context is Provide cash at death for obligations and expenses. This item tests life contracts. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 19. D** - The correct answer in this policy context is The trust according to its terms. This item tests life contracts. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 20. B** - The correct answer in this policy context is Orderly ownership transition after specified events. This item tests life contracts. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 21. A** - The correct answer in this policy context is Contracted providers and facilities. This item tests health plans. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 22. C** - The correct answer in this policy context is A fixed amount per enrolled person for specified services. This item tests health plans. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 23. A** - The correct answer in this policy context is Coordinate care for complex health needs. This item tests health plans. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 24. D** - The correct answer in this policy context is Ongoing support for chronic conditions. This item tests health plans. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 25. B** - The correct answer in this policy context is Obtain certain specialist care through the plan process. This item tests health plans. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.

- 26. C** - The correct answer in this policy context is Covered member cost sharing during a plan period. This item tests health plans. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 27. B** - The correct answer in this policy context is Whether sufficient providers are available to enrollees. This item tests health plans. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 28. A** - The correct answer in this policy context is Locate in-network professionals and facilities. This item tests health plans. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 29. D** - The correct answer in this policy context is How a claim was processed and member responsibility. This item tests health plans. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 30. C** - The correct answer in this policy context is Request review of a coverage or payment decision. This item tests health plans. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 31. D** - The correct answer in this policy context is Review specified care before coverage is confirmed. This item tests health plans. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 32. B** - The correct answer in this policy context is Promote appropriate and efficient use of care. This item tests health plans. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 33. C** - The correct answer in this policy context is Higher deductible with lower premium than richer coverage. This item tests health plans. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 34. A** - The correct answer in this policy context is Very high covered medical expenses. This item tests health plans. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 35. A** - The correct answer in this policy context is Limited-duration health coverage subject to its terms. This item tests health plans. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 36. C** - The correct answer in this policy context is The insured can work but has qualifying loss of income. This item tests disability. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 37. D** - The correct answer in this policy context is Meeting program disability and work-history rules. This item tests disability. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.

- 38. B** - The correct answer in this policy context is Specified business expenses during owner disability. This item tests disability. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 39. D** - The correct answer in this policy context is A buyout after prolonged disability. This item tests disability. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 40. B** - The correct answer in this policy context is Income benefits under stated disability terms. This item tests disability. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 41. A** - The correct answer in this policy context is Health coverage for eligible children. This item tests government programs. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 42. C** - The correct answer in this policy context is Compare and enroll in eligible health coverage. This item tests government programs. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 43. A** - The correct answer in this policy context is Reduce marketplace health plan premium cost. This item tests government programs. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 44. D** - The correct answer in this policy context is A qualifying life event such as loss of coverage. This item tests government programs. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 45. B** - The correct answer in this policy context is Enroll in or change certain health coverage. This item tests government programs. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 46. C** - The correct answer in this policy context is Support informed consumer decisions. This item tests pennsylvania compliance. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 47. D** - The correct answer in this policy context is Presents key features for consumer review. This item tests pennsylvania compliance. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 48. A** - The correct answer in this policy context is Potential violations of insurance laws. This item tests pennsylvania compliance. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 49. C** - The correct answer in this policy context is Noncompliance with insurance requirements. This item tests pennsylvania compliance. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.

50. B - The correct answer in this policy context is It helps protect consumers and the insurance system. This item tests pennsylvania compliance. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.

51. C - The correct answer in this policy context is Future coverage purchases without evidence of insurability. This item tests life riders. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.

52. A - The correct answer in this policy context is Eligible children of the insured. This item tests life riders. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.

53. D - The correct answer in this policy context is Cover another person under the policy. This item tests life riders. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.

54. B - The correct answer in this policy context is Specified family members under term coverage. This item tests life riders. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.

55. D - The correct answer in this policy context is Certain accidental losses such as death or loss of limb. This item tests life riders. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.

56. A - The correct answer in this policy context is The insured meets stated disability conditions. This item tests life riders. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.

57. C - The correct answer in this policy context is Return stated premium amounts when requirements are met. This item tests life riders. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.

58. B - The correct answer in this policy context is Pay dividends if declared by the insurer. This item tests life contracts. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.

59. D - The correct answer in this policy context is Does not pay policy dividends. This item tests life contracts. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.

60. C - The correct answer in this policy context is The stated death benefit before applicable adjustments. This item tests life contracts. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.

61. A - The correct answer in this policy context is Permanent life insurance. This item tests life contracts. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.

62. B - The correct answer in this policy context is One lump-sum premium. This item tests life contracts. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.

- 63. D** - The correct answer in this policy context is Remain unchanged during the stated premium period. This item tests life contracts. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 64. A** - The correct answer in this policy context is Certain policy features within contract limits. This item tests life contracts. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 65. C** - The correct answer in this policy context is An employee or executive with required consent. This item tests life contracts. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 66. B** - The correct answer in this policy context is Protect a business from loss of a key employee. This item tests life contracts. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 67. C** - The correct answer in this policy context is Provide funds to buy a deceased owner interest. This item tests life contracts. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 68. A** - The correct answer in this policy context is Provide cash at death for obligations and expenses. This item tests life contracts. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 69. B** - The correct answer in this policy context is The trust according to its terms. This item tests life contracts. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 70. D** - The correct answer in this policy context is Orderly ownership transition after specified events. This item tests life contracts. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 71. A** - The correct answer in this policy context is Contracted providers and facilities. This item tests health plans. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 72. B** - The correct answer in this policy context is A fixed amount per enrolled person for specified services. This item tests health plans. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 73. D** - The correct answer in this policy context is Coordinate care for complex health needs. This item tests health plans. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 74. C** - The correct answer in this policy context is Ongoing support for chronic conditions. This item tests health plans. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.

75. C - The correct answer in this policy context is Obtain certain specialist care through the plan process. This item tests health plans. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.

76. D - The correct answer in this policy context is Covered member cost sharing during a plan period. This item tests health plans. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.

77. A - The correct answer in this policy context is Whether sufficient providers are available to enrollees. This item tests health plans. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.

78. B - The correct answer in this policy context is Locate in-network professionals and facilities. This item tests health plans. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.

79. D - The correct answer in this policy context is How a claim was processed and member responsibility. This item tests health plans. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.

80. C - The correct answer in this policy context is Request review of a coverage or payment decision. This item tests health plans. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.

81. A - The correct answer in this policy context is Review specified care before coverage is confirmed. This item tests health plans. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.

82. B - The correct answer in this policy context is Promote appropriate and efficient use of care. This item tests health plans. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.

83. B - The correct answer in this policy context is Higher deductible with lower premium than richer coverage. This item tests health plans. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.

84. A - The correct answer in this policy context is Very high covered medical expenses. This item tests health plans. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.

85. C - The correct answer in this policy context is Limited-duration health coverage subject to its terms. This item tests health plans. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.

86. D - The correct answer in this policy context is The insured can work but has qualifying loss of income. This item tests disability. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.

- 87. A** - The correct answer in this policy context is Meeting program disability and work-history rules. This item tests disability. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 88. B** - The correct answer in this policy context is Specified business expenses during owner disability. This item tests disability. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 89. D** - The correct answer in this policy context is A buyout after prolonged disability. This item tests disability. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 90. C** - The correct answer in this policy context is Income benefits under stated disability terms. This item tests disability. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 91. A** - The correct answer in this policy context is Health coverage for eligible children. This item tests government programs. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 92. B** - The correct answer in this policy context is Compare and enroll in eligible health coverage. This item tests government programs. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 93. C** - The correct answer in this policy context is Reduce marketplace health plan premium cost. This item tests government programs. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 94. D** - The correct answer in this policy context is A qualifying life event such as loss of coverage. This item tests government programs. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 95. C** - The correct answer in this policy context is Enroll in or change certain health coverage. This item tests government programs. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 96. B** - The correct answer in this policy context is Support informed consumer decisions. This item tests pennsylvania compliance. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 97. A** - The correct answer in this policy context is Presents key features for consumer review. This item tests pennsylvania compliance. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 98. D** - The correct answer in this policy context is Potential violations of insurance laws. This item tests pennsylvania compliance. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.

99. C - The correct answer in this policy context is Noncompliance with insurance requirements. This item tests pennsylvania compliance. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.

100. D - The correct answer in this policy context is It helps protect consumers and the insurance system. This item tests pennsylvania compliance. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.

101. A - The correct answer in this policy context is Future coverage purchases without evidence of insurability. This item tests life riders. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.

102. B - The correct answer in this policy context is Eligible children of the insured. This item tests life riders. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.

103. A - The correct answer in this policy context is Cover another person under the policy. This item tests life riders. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.

104. B - The correct answer in this policy context is Specified family members under term coverage. This item tests life riders. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.

105. D - The correct answer in this policy context is Certain accidental losses such as death or loss of limb. This item tests life riders. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.

106. C - The correct answer in this policy context is The insured meets stated disability conditions. This item tests life riders. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.

107. A - The correct answer in this policy context is Return stated premium amounts when requirements are met. This item tests life riders. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.

108. C - The correct answer in this policy context is Pay dividends if declared by the insurer. This item tests life contracts. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.

109. D - The correct answer in this policy context is Does not pay policy dividends. This item tests life contracts. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.

110. B - The correct answer in this policy context is The stated death benefit before applicable adjustments. This item tests life contracts. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.

- 111. A** - The correct answer in this policy context is Permanent life insurance. This item tests life contracts. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 112. C** - The correct answer in this policy context is One lump-sum premium. This item tests life contracts. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 113. B** - The correct answer in this policy context is Remain unchanged during the stated premium period. This item tests life contracts. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 114. D** - The correct answer in this policy context is Certain policy features within contract limits. This item tests life contracts. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 115. B** - The correct answer in this policy context is An employee or executive with required consent. This item tests life contracts. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 116. C** - The correct answer in this policy context is Protect a business from loss of a key employee. This item tests life contracts. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 117. D** - The correct answer in this policy context is Provide funds to buy a deceased owner interest. This item tests life contracts. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 118. A** - The correct answer in this policy context is Provide cash at death for obligations and expenses. This item tests life contracts. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 119. A** - The correct answer in this policy context is The trust according to its terms. This item tests life contracts. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 120. C** - The correct answer in this policy context is Orderly ownership transition after specified events. This item tests life contracts. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 121. B** - The correct answer in this policy context is Contracted providers and facilities. This item tests health plans. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.
- 122. D** - The correct answer in this policy context is A fixed amount per enrolled person for specified services. This item tests health plans. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.

123. B - The correct answer in this policy context is Coordinate care for complex health needs. This item tests health plans. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.

124. D - The correct answer in this policy context is Ongoing support for chronic conditions. This item tests health plans. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.

125. A - The correct answer in this policy context is Obtain certain specialist care through the plan process. This item tests health plans. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.

126. C - The correct answer in this policy context is Covered member cost sharing during a plan period. This item tests health plans. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.

127. C - The correct answer in this policy context is Whether sufficient providers are available to enrollees. This item tests health plans. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.

128. B - The correct answer in this policy context is Locate in-network professionals and facilities. This item tests health plans. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.

129. A - The correct answer in this policy context is How a claim was processed and member responsibility. This item tests health plans. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.

130. D - The correct answer in this policy context is Request review of a coverage or payment decision. This item tests health plans. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.

131. C - The correct answer in this policy context is Review specified care before coverage is confirmed. This item tests health plans. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.

132. A - The correct answer in this policy context is Promote appropriate and efficient use of care. This item tests health plans. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.

133. D - The correct answer in this policy context is Higher deductible with lower premium than richer coverage. This item tests health plans. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.

134. B - The correct answer in this policy context is Very high covered medical expenses. This item tests health plans. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.

135. D - The correct answer in this policy context is Limited-duration health coverage subject to its terms. This item tests health plans. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.

136. B - The correct answer in this policy context is The insured can work but has qualifying loss of income. This item tests disability. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.

137. A - The correct answer in this policy context is Meeting program disability and work-history rules. This item tests disability. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.

138. C - The correct answer in this policy context is Specified business expenses during owner disability. This item tests disability. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.

139. D - The correct answer in this policy context is A buyout after prolonged disability. This item tests disability. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.

140. B - The correct answer in this policy context is Income benefits under stated disability terms. This item tests disability. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.

141. C - The correct answer in this policy context is Health coverage for eligible children. This item tests government programs. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.

142. A - The correct answer in this policy context is Compare and enroll in eligible health coverage. This item tests government programs. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.

143. A - The correct answer in this policy context is Reduce marketplace health plan premium cost. This item tests government programs. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.

144. C - The correct answer in this policy context is A qualifying life event such as loss of coverage. This item tests government programs. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.

145. B - The correct answer in this policy context is Enroll in or change certain health coverage. This item tests government programs. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.

146. D - The correct answer in this policy context is Support informed consumer decisions. This item tests pennsylvania compliance. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.

147. A - The correct answer in this policy context is Presents key features for consumer review. This item tests pennsylvania compliance. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.

148. B - The correct answer in this policy context is Potential violations of insurance laws. This item tests pennsylvania compliance. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.

149. C - The correct answer in this policy context is Noncompliance with insurance requirements. This item tests pennsylvania compliance. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.

150. D - The correct answer in this policy context is It helps protect consumers and the insurance system. This item tests pennsylvania compliance. In this situation, that choice addresses the policy or licensing concept. The other choices reflect distinct insurance features or apply at another stage. Focus on the selected concept purpose and operation when comparing related insurance terms.