

## 109 ExamFX Pennsylvania life and health ExamFX simulated exam Questions and 100% Correct Answers

1. An employee becomes insured under a PPO plan provided by his employer. If the insured decides to go to a physician who is not a PPO provider, which of the following will happen? **ANS: The PPO will pay reduced benefits**
2. Insurers may change which of the following on a guaranteed renewable health insurance policy? **ANS: Rates by class**
3. If a business wants to buy a disability income policy on a key employee, which of the following is considered the applicant? **ANS: The employer**
4. When must an insurance company present an outline of coverage to an applicant for a Medicare Supplement Policy? **ANS: At the time of application**
5. According to the PPACA metal levels classification, if a health plan is expected to cover 90% of the cost for an average population, and the participants would cover the remaining 10% what type of plan is that? **ANS: Platinum**
6. A producer licensed in Pennsylvania must notify the Insurance Department of any change in address in his or her residence or business address within how many days? **ANS: 30**
7. Which of the following is true regarding Medicare Supplement Policies? **ANS: They must be guaranteed renewable**
8. When the policy premium wasn't submitted with the application, what should the agent obtain from the insured upon policy delivery? **ANS: A statement of good health**

# Engineering Aide Test Study Guide Pennsylvania

**Mike Jess**



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