
Pearson vue Texas life and health insurance test questions with 100% correct answers

Who is obligated to make sure all questions are answered and all necessary signatures are collected on the application?

The Agent

An underwriter is reviewing an applicant with an extensive medical history. Which of the following would give the underwriter a better understanding of how the applicant has been treated for various illnesses?

Attending physician's statement

Which of the following would NOT be eligible for coverage under key person?

The owner of the shop

With Adjustable Life, the owner can change all of the following EXCEPT

The insured

Which of the following is provided by skilled medical personnel to those who need occasional medical assistance or rehabilitative care?

Intermediate care

Partial disability usually pays what percentage of the total disability benefit?

50%

Which of the following long-term care benefits would provide coverage for care for functionally impaired adults on a less than 24-hour basis?

- A. Residential care
- B. Assisted living
- C. Home health care
- D. Adult day care
- D. Adult day care

An insured's long-term care policy is scheduled to pay fixed amount of coverage of \$120 per day. The long-term care facility only charged \$100 per day. How much will the insurance company pay?

- A. 20% of the total cost
- B. \$120 a day
- C. \$100 a day
- D. 80% of the total cost
- B. \$120 a day

Pearson Custom Health Answers Key

David Kirk



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