



ATHENA FINANCIAL
& INSURANCE ASSOCIATES



Life & Health Pre-Licensing **PREP REVIEW**

*based on XCEL's study materials to support
licensing exam preparation.*

DENTAL INSURANCE

BUSINESS INCOME

1. In most dental plans, a deductible typically is NOT applied to

Correct Answer: *"preventative and diagnostic services". Preventative and diagnostic services are normally fully paid in most dental plans.*

2. A common exclusion or limitation on a dental policy is

Correct Answer: *Endodontics is commonly excluded or limited from a dental policy.*

3. Group dental plans will frequently place a limit on annual benefits in order to minimize

Correct Answer: *"adverse selection". Employer group dental expense plans limit annual benefits in an attempt to MINIMIZE adverse selection.*

4. A hospital or medical expense policy will typically cover dental treatment expenses under which circumstance?

Correct Answer: *"Dental treatment is needed to repair an injury". Dental treatment expenses required to repair an injury would normally be covered under a hospital or medical expense policy.*

5. An indemnity plan limitation that will pay the dental bills after a small amount is paid by the insured is called

Correct Answer: *"coinsurance". Coinsurance is an indemnity plan limitation that will pay the dental bills after a small amount is paid first by the insured.*

6. With a scheduled dental policy, how are covered expenses paid?

Correct Answer: *"Benefits are limited to a specific maximum dollar amount per procedure". Benefits will be limited to a specific maximum dollar amount per procedure in a scheduled dental policy.*

DENTAL INSURANCE

7. An example of endodontic treatment is a

Correct Answer: "root canal". Endodontics is the branch of dentistry dealing with diseases of the dental pulp. Root canals would be an example.

8. A form of medical health insurance covering the treatment and care of gum disease is called

Correct Answer: Dental expense insurance is a form of medical health insurance covering the treatment and care of gum disease.

9. The branch of dentistry which deals with the replacement of missing parts is called

Correct Answer: "Prosthodontics". Prosthodontics is the branch of dentistry concerned with the design, manufacture, and fitting of artificial replacements for teeth and other parts of the mouth.

10. Which of the following does restorative dental treatment cover?

Correct Answer: "Crowns". Restorative dentistry is the procedure for restoring the function and integrity of missing tooth structures. Examples include fillings, crowns, and dental bridges.



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