

Aflac Insurance Practice Exam (Sample)

Study Guide



Everything you need from our exam experts!

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Introduction

Preparing for a certification exam can feel overwhelming, but with the right tools, it becomes an opportunity to build confidence, sharpen your skills, and move one step closer to your goals. At Examzify, we believe that effective exam preparation isn't just about memorization, it's about understanding the material, identifying knowledge gaps, and building the test-taking strategies that lead to success.

This guide was designed to help you do exactly that.

Whether you're preparing for a licensing exam, professional certification, or entry-level qualification, this book offers structured practice to reinforce key concepts. You'll find a wide range of multiple-choice questions, each followed by clear explanations to help you understand not just the right answer, but why it's correct.

The content in this guide is based on real-world exam objectives and aligned with the types of questions and topics commonly found on official tests. It's ideal for learners who want to:

- Practice answering questions under realistic conditions,
- Improve accuracy and speed,
- Review explanations to strengthen weak areas, and
- Approach the exam with greater confidence.

We recommend using this book not as a stand-alone study tool, but alongside other resources like flashcards, textbooks, or hands-on training. For best results, we recommend working through each question, reflecting on the explanation provided, and revisiting the topics that challenge you most.

Remember: successful test preparation isn't about getting every question right the first time, it's about learning from your mistakes and improving over time. Stay focused, trust the process, and know that every page you turn brings you closer to success.

Let's begin.

How to Use This Guide

This guide is designed to help you study more effectively and approach your exam with confidence. Whether you're reviewing for the first time or doing a final refresh, here's how to get the most out of your Examzify study guide:

1. Start with a Diagnostic Review

Skim through the questions to get a sense of what you know and what you need to focus on. Your goal is to identify knowledge gaps early.

2. Study in Short, Focused Sessions

Break your study time into manageable blocks (e.g. 30 - 45 minutes). Review a handful of questions, reflect on the explanations.

3. Learn from the Explanations

After answering a question, always read the explanation, even if you got it right. It reinforces key points, corrects misunderstandings, and teaches subtle distinctions between similar answers.

4. Track Your Progress

Use bookmarks or notes (if reading digitally) to mark difficult questions. Revisit these regularly and track improvements over time.

5. Simulate the Real Exam

Once you're comfortable, try taking a full set of questions without pausing. Set a timer and simulate test-day conditions to build confidence and time management skills.

6. Repeat and Review

Don't just study once, repetition builds retention. Re-attempt questions after a few days and revisit explanations to reinforce learning. Pair this guide with other Examzify tools like flashcards, and digital practice tests to strengthen your preparation across formats.

There's no single right way to study, but consistent, thoughtful effort always wins. Use this guide flexibly, adapt the tips above to fit your pace and learning style. You've got this!

Questions

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- 1. Continuation privileges under group disability policies are designed to allow coverage for up to how many months?**
 - A. Twelve Months**
 - B. Twenty-Four Months**
 - C. Six Months**
 - D. Eighteen Months**

- 2. Which BEST describes a 'partial disability'?**
 - A. Unable to perform all job duties**
 - B. Unable to perform one or more job duties**
 - C. Unable to perform any job duties**
 - D. Temporary disability**

- 3. What is the maximum fine for someone who intentionally commits a criminal violation of an insurance law?**
 - A. \$5,000**
 - B. \$10,000**
 - C. \$1,000**
 - D. \$50,000**

- 4. What type of doctor-ordered care assists an individual with performing basic daily activities such as bathing, dressing, and eating?**
 - A. Skilled nursing care**
 - B. Custodial care**
 - C. Hospice care**
 - D. Home health care**

- 5. What type of employee welfare plans are not subject to ERISA regulations?**
 - A. Government plans**
 - B. Self-funded plans**
 - C. Church plans**
 - D. Health savings accounts**

- 6. Long-term care policies normally cover expenses associated with**
- A. Nursing homes**
 - B. Hospitals**
 - C. Dental care**
 - D. Vision therapy**
- 7. In dual coverage scenarios, pro-rata payments occur if no notification of other coverage before claim is given.**
- A. True**
 - B. False**
 - C. Only if the primary insurer denies the claim**
 - D. Only if the insured requests it**
- 8. Dividends from a mutual insurance company are paid to whom?**
- A. Investors**
 - B. Creditors**
 - C. Stockholders**
 - D. Policyholders**
- 9. Under standard accident and health policy provisions, the policy, endorsements, and attached papers constitute the what?**
- A. Entire contract**
 - B. Consideration**
 - C. Warranty**
 - D. Provisions**
- 10. Which practice is prohibited in marketing Medicare Supplements?**
- A. Providing a written description of benefits**
 - B. Using deceptive advertising**
 - C. Disclosing policy exclusions**
 - D. Presenting premium comparison**

Answers

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1. D
2. B
3. A
4. B
5. C
6. A
7. A
8. D
9. A
10. B

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Explanations

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1. Continuation privileges under group disability policies are designed to allow coverage for up to how many months?

- A. Twelve Months**
- B. Twenty-Four Months**
- C. Six Months**
- D. Eighteen Months**

Continuation privileges let you keep group disability coverage after a qualifying event (such as leaving the job due to disability) for a limited period. The idea is to provide protection during a transitional time until other benefits or coverage kick in, without letting coverage extend indefinitely. In standard group disability policies, this continuation can last up to eighteen months. During that period, premiums typically must be paid and the benefits follow the policy's definitions and rules. The 18-month limit balances giving meaningful protection with the insurer's need to manage risk and cost, which is why it's the typical maximum you'll see. Shorter or longer durations aren't as common in these provisions.

2. Which BEST describes a 'partial disability'?

- A. Unable to perform all job duties**
- B. Unable to perform one or more job duties**
- C. Unable to perform any job duties**
- D. Temporary disability**

Partial disability means you can't perform some of your job duties but you can still perform others. This describes being limited rather than completely unable to work, which is why "unable to perform one or more job duties" best fits partial disability. If someone couldn't perform all duties or any duties, that would be total disability, not partial. The idea of partial disability focuses on the scope of impairment (some tasks you can't do) rather than how long the impairment lasts.

3. What is the maximum fine for someone who intentionally commits a criminal violation of an insurance law?

- A. \$5,000**
- B. \$10,000**
- C. \$1,000**
- D. \$50,000**

Intentionally violating an insurance law is treated as a criminal offense, so the penalty is a criminal fine set by statute. For this level of willful wrongdoing, the statute specifies a maximum fine of five thousand dollars. The other amounts imply either more severe offenses or different kinds of penalties, which aren't described in this scenario. So the maximum fine is five thousand dollars.

4. What type of doctor-ordered care assists an individual with performing basic daily activities such as bathing, dressing, and eating?

A. Skilled nursing care

B. Custodial care

C. Hospice care

D. Home health care

The concept here is non-medical assistance with daily living activities. When a physician orders help with basic tasks like bathing, dressing, and eating, this is custodial care. It focuses on enabling a person to perform activities of daily living (ADLs) and is typically non-medical in nature, aimed at safety and comfort. Skilled nursing care involves medically skilled services from licensed professionals, such as nursing or therapy. Hospice care is specialized comfort-focused care for someone with a terminal condition. Home health care covers medical services delivered at home, such as skilled nursing or therapy. Because the question describes help with everyday personal tasks rather than medical treatments, custodial care is the best fit.

5. What type of employee welfare plans are not subject to ERISA regulations?

A. Government plans

B. Self-funded plans

C. Church plans

D. Health savings accounts

ERISA applies to private-sector welfare benefit plans, but church plans have a specific exemption. A church plan is one established and maintained for its employees by a church or by a convention or association of churches. Because of this status, ERISA does not regulate the plan, even though it may provide welfare benefits to church employees. This exemption is what makes church plans not subject to ERISA regulations. To add context, government plans are also generally not covered by ERISA since they're created by government entities, and health savings accounts aren't ERISA plans because they're individual accounts linked to a high-deductible health plan and governed mainly by tax rules, not ERISA. But the choice focused on church plans because of the ERISA-specific exemption for church plans.

6. Long-term care policies normally cover expenses associated with

- A. Nursing homes**
- B. Hospitals**
- C. Dental care**
- D. Vision therapy**

Long-term care policies focus on ongoing help with daily living activities and supervision for people who can't perform these tasks on their own due to aging, illness, or disability. Because the aim is to cover custodial, non-acute support over time, these policies most often pay for care in a nursing home or other long-term care setting (and sometimes for home health care or assisted living). They aren't intended to cover acute hospital stays, which fall under medical or health insurance, nor routine dental care or vision therapy, which are outside the scope of long-term care benefits. So the expenses these policies are designed to help with are the long-term, custodial care needs associated with living in a nursing facility or receiving similar care.

7. In dual coverage scenarios, pro-rata payments occur if no notification of other coverage before claim is given.

- A. True**
- B. False**
- C. Only if the primary insurer denies the claim**
- D. Only if the insured requests it**

Coordination of benefits governs how two policies share a claim when more than one coverage exists. If the insured doesn't notify the other coverage before a claim is filed, the plans may not be able to determine which should pay first, so expenses are shared on a pro-rata basis. That means each policy pays a portion of the allowed charges proportional to its coverage, helping to avoid duplicate payments and ensure the claim is split fairly between the two carriers. Because no notification was given to coordinate benefits, pro-rata payments are the expected outcome.

8. Dividends from a mutual insurance company are paid to whom?

- A. Investors**
- B. Creditors**
- C. Stockholders**
- D. Policyholders**

Dividends from a mutual insurance company go to policyowners because those companies are owned by the people who hold policies. In a mutual, the policyholders are the owners, and any excess earnings or favorable experience are returned to those owners as dividends or premium refunds. There are no stockholders or creditors who receive these distributions, since there is no stock issued by a mutual company. Keep in mind that dividends aren't guaranteed; their payment depends on the insurer's financial results and decisions by the board, and they can be taken as cash or used to reduce future premiums or purchase additional paid-up insurance. This structure contrasts with stock insurers, where profits go to stockholders who own shares.

9. Under standard accident and health policy provisions, the policy, endorsements, and attached papers constitute the what?

A. Entire contract

B. Consideration

C. Warranty

D. Provisions

The main idea is the entire contract clause. In standard accident and health policies, the policy itself, any endorsements that modify coverage, and all attached papers together form the entire contract. That means these documents contain every term of the agreement, and statements the insured made outside of them (like in advertisements or in the application unless attached) aren't part of the contract. This protects both sides by keeping the coverage terms to the written documents. It's different from consideration (the premium and promise to pay), warranty (a guaranteed truth), or general provisions, which aren't the specific binding contract that the entire contract clause defines.

10. Which practice is prohibited in marketing Medicare Supplements?

A. Providing a written description of benefits

B. Using deceptive advertising

C. Disclosing policy exclusions

D. Presenting premium comparison

Deceptive advertising is prohibited in marketing Medicare Supplements because it can mislead consumers about what the plan actually covers, how costs work, and how benefits interact with Medicare. Marketing materials must be truthful, clear about benefits and exclusions, and not imply endorsements by Medicare or promise coverage beyond what the plan provides. Providing a written description of benefits and disclosing policy exclusions are standard, appropriate practices that support accurate understanding. Presenting premium comparisons is allowed when the information is current and accurate, helping consumers compare plans fairly. The essential rule is to avoid any advertising that could mislead or confuse someone about a Medigap policy.

Next Steps

Congratulations on reaching the final section of this guide. You've taken a meaningful step toward passing your certification exam and advancing your career.

As you continue preparing, remember that consistent practice, review, and self-reflection are key to success. Make time to revisit difficult topics, simulate exam conditions, and track your progress along the way.

If you need help, have suggestions, or want to share feedback, we'd love to hear from you. Reach out to our team at hello@examzify.com.

Or visit your dedicated course page for more study tools and resources:

<https://aflacinsurance.examzify.com>

We wish you the very best on your exam journey. You've got this!

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