

WEBCE CONTINUING EDUCATION (CE) PRACTICE TEST (SAMPLE)

STUDY GUIDE



**SAMPLE STUDY GUIDE
WITH LIMITED QUESTIONS**

**VISIT US ONLINE FOR
THE FULL VERSION STUDY GUIDE**

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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. In which of the following situations would an insurance company likely utilize estoppel?**
 - A. Claim denial due to lack of evidence
 - B. Policy lapse due to nonpayment
 - C. Claim filed after premium payment without periodic notice
 - D. Termination of coverage without due cause

- 2. Which of the following best describes the benefits under Medicare Part A after 90 days of hospitalization?**
 - A. Full coverage continues
 - B. Coverage is reduced significantly
 - C. No benefits without drawing from the lifetime reserve
 - D. Outpatient services are covered only

- 3. What is a benefit of completing CE courses online?**
 - A. Access to printed materials only
 - B. Ability to complete coursework at the learner's convenience
 - C. Mandatory participation in in-person discussions
 - D. Restriction to specific hours for course availability

- 4. What provision allows surrender charge-free withdrawals in deferred annuities when interest rates fall?**
 - A. Surrender provision
 - B. Bailout provision
 - C. Release provision
 - D. Non-forfeiture provision

- 5. When does the free-look period for a variable life insurance policy end?**
 - A. 5 days after delivery
 - B. 10 days after delivery
 - C. 20 days after the application
 - D. 45 days after the application

- 6. When calculating a family's ongoing needs at the death of the insured, which expense is NOT considered?**
- A. Utilities
 - B. Transportation expenses
 - C. Funeral expenses
 - D. Family medical expenses
- 7. How is the tax treatment characterized for premiums paid by Ginger for her medical insurance policy covering herself and her family?**
- A. She cannot deduct any premiums paid
 - B. She can deduct 100% of the premiums, but benefits are taxable
 - C. She can deduct 100% of the premiums paid, and benefits are tax free
 - D. Deductibility is based on income level
- 8. Which element is not necessary to create a legal contract?**
- A. Consideration
 - B. Offer
 - C. Warranty
 - D. Acceptance
- 9. What option does Julia have after signing a viatical settlement agreement if she decides she no longer wants to sell the policy immediately after 2 weeks?**
- A. She may cancel the contract only if the viatical settlement provider consents
 - B. She may cancel the contract because the cancellation period has not ended
 - C. She may cancel the contract and keep any proceeds
 - D. She cannot cancel the contract because the cancellation period has ended
- 10. What is the role of employee contributions in a flexible spending account?**
- A. They are optional and not required
 - B. They are made through a salary reduction agreement
 - C. They must be matched by employer contributions
 - D. They determine the maximum benefit limit

Answers

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

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Explanations

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1. In which of the following situations would an insurance company likely utilize estoppel?

- A. Claim denial due to lack of evidence
- B. Policy lapse due to nonpayment
- C. Claim filed after premium payment without periodic notice**
- D. Termination of coverage without due cause

An insurance company would likely utilize estoppel in the situation where a claim is filed after premium payment without periodic notice. Estoppel is a legal principle that prevents someone from arguing something contrary to a claim based on previous actions or statements. In this context, if the insured had been making regular premium payments but the insurer did not provide periodic notice of any issues or changes regarding the policy, they may be estopped from denying the claim on the grounds that the policy was effectively lapsed or that the claim was submitted too late. This principle serves to protect the insured when they have acted under the assumption that their coverage was still valid due to the insurance company's failure to communicate. In other situations: claim denials due to lack of evidence typically involve straightforward underwriting and claims assessments, while policy lapses due to nonpayment or termination of coverage without due cause would not usually engage principles of estoppel unless there had been misleading communications from the insurer that led the policyholder to believe they were still covered.

2. Which of the following best describes the benefits under Medicare Part A after 90 days of hospitalization?

- A. Full coverage continues
- B. Coverage is reduced significantly
- C. No benefits without drawing from the lifetime reserve**
- D. Outpatient services are covered only

Medicare Part A provides hospital insurance that covers a range of services for eligible individuals, particularly during inpatient hospital stays. After 90 days of hospitalization during a benefit period, the standard coverage provided by Medicare Part A begins to change. At this point, the patient is entitled to draw from a reserve of additional days, known as lifetime reserve days, which are a part of the Medicare benefits. Patients are allotted a total of 60 lifetime reserve days during their entire lifetime, which can be used for extended hospital stays beyond the initial 90 days. When these lifetime reserve days are utilized, Medicare continues to cover a portion of the hospital costs, though the patient must also pay a daily coinsurance amount for each day they use after the initial 90 days. Thus, the correct description is that, without utilizing the lifetime reserve days, coverage after 90 days of hospitalization would effectively result in no benefits being available for continued hospitalization. This highlights the importance of understanding how Medicare benefits work, especially concerning extended stays in a hospital.

3. What is a benefit of completing CE courses online?

- A. Access to printed materials only
- B. Ability to complete coursework at the learner's convenience**
- C. Mandatory participation in in-person discussions
- D. Restriction to specific hours for course availability

Completing CE courses online offers the significant benefit of allowing learners to engage with the coursework at their own convenience. This flexibility means that individuals can choose when to study, fitting their learning around their existing commitments, such as work or personal life. Being able to access course materials at any time facilitates a more personalized and effective learning experience, enabling learners to pace themselves according to their understanding and retention of the material. The other options describe limitations or restrictions that are not inherent to online CE courses. Access to printed materials only suggests a lack of digital resources, which online courses typically include. Mandatory in-person discussions are not a feature of online learning environments, which allow for asynchronous participation. Additionally, being restricted to specific hours for course availability contradicts the core advantage of online courses, which is their accessibility around the clock.

4. What provision allows surrender charge-free withdrawals in deferred annuities when interest rates fall?

- A. Surrender provision
- B. Bailout provision**
- C. Release provision
- D. Non-forfeiture provision

The bailout provision is designed to protect annuity holders from the adverse effects of falling interest rates. When interest rates decline, the rate of return on a deferred annuity may become less favorable compared to other investment options. This provision enables policyholders to withdraw funds from their annuity without incurring surrender charges, which are typically applied to withdrawals within a specific period after purchase. By allowing withdrawals during periods of declining rates, the bailout provision provides flexibility and helps ensure that investors do not feel trapped in an underperforming product. The other options represent different types of provisions found in annuity contracts. The surrender provision generally refers to the terms under which an investor can withdraw funds but typically includes penalties during the surrender period. The release provision is not a recognized term in this context. The non-forfeiture provision generally refers to the rights of an annuity holder concerning the cash value of the contract if they stop making payments, ensuring that some value can be retained.

5. When does the free-look period for a variable life insurance policy end?

- A. 5 days after delivery
- B. 10 days after delivery**
- C. 20 days after the application
- D. 45 days after the application

The free-look period for a variable life insurance policy typically ends 10 days after delivery of the policy. This period allows the policyholder to review the terms and conditions of the policy after it has been received. During this timeframe, the policyholder can decide to cancel the policy without any penalties and receive a full refund of any premiums paid. This provision is important as it ensures that consumers have a safeguard, giving them time to reconsider their decision and ensuring they fully understand the policy they are purchasing. The specified duration of 10 days provides a reasonable timeframe for this review process, balancing consumer protection with the need for insurers to manage their policies efficiently. Other options indicate different timeframes that do not align with standard industry practices regarding the free-look period for variable life insurance policies.

6. When calculating a family's ongoing needs at the death of the insured, which expense is NOT considered?

- A. Utilities
- B. Transportation expenses
- C. Funeral expenses**
- D. Family medical expenses

When assessing a family's ongoing needs following the death of the insured, it's crucial to focus on expenses that are continuous and recurring rather than those that are one-time events. Funeral expenses are typically incurred only at the time of a death, making them a one-time cost. In contrast, utilities, transportation expenses, and family medical expenses are costs that the family will continue to face over time as they adjust to the new situation following the loss. Ongoing needs calculations aim to ensure that the family can maintain their living standards and meet regular financial obligations. Thus, while funeral expenses are significant and must be planned for separately, they do not qualify as ongoing needs in the same manner as the other expenses listed, which reflect ongoing living costs that will persist long after the insured's passing.

7. How is the tax treatment characterized for premiums paid by Ginger for her medical insurance policy covering herself and her family?

- A. She cannot deduct any premiums paid
- B. She can deduct 100% of the premiums, but benefits are taxable
- C. She can deduct 100% of the premiums paid, and benefits are tax free**
- D. Deductibility is based on income level

The correct answer indicates that Ginger can deduct 100% of the premiums paid for her medical insurance policy, and the benefits received from that policy are tax-free. This aligns with IRS regulations concerning the deductibility of medical insurance premiums. In general, if an individual has a qualified health insurance policy, the premiums paid for that insurance can often be deducted from taxable income. This applies to self-employed individuals as well as those who meet specific criteria under the Affordable Care Act. Moreover, the benefits received from a health insurance policy, such as medical benefits and reimbursements for covered expenses, are typically not taxable to the recipient. This is considered a beneficial aspect of using medical insurance, as it allows individuals to protect their health while enjoying financial advantages through tax deductions and non-taxable benefits. The other options suggest varying circumstances where premiums might not be deductible or where benefits might be taxable, which is not applicable under the standard provisions of health insurance deductibility and taxation. Such stipulations do not align with the common understanding of tax treatment for medical insurance premiums in relation to the benefits derived.

8. Which element is not necessary to create a legal contract?

- A. Consideration
- B. Offer
- C. Warranty**
- D. Acceptance

A warranty is not a necessary element to create a legal contract. In the context of contract law, a legal contract requires certain essential elements to be valid: an offer, acceptance of that offer, and consideration. - An offer represents a clear intention to enter into a contract and specifies the terms. - Acceptance occurs when the party receiving the offer agrees to the terms, indicating mutual assent. - Consideration involves something of value being exchanged between the parties, which is essential for enforceability. While warranties can add specific promises or guarantees to a contract, they are not mandatory to form the basic structure of a legal agreement. Therefore, the absence of a warranty does not prevent a contract from being created as long as the fundamental elements of offer, acceptance, and consideration are present.

9. What option does Julia have after signing a viatical settlement agreement if she decides she no longer wants to sell the policy immediately after 2 weeks?

- A. She may cancel the contract only if the viatical settlement provider consents
- B. She may cancel the contract because the cancellation period has not ended**
- C. She may cancel the contract and keep any proceeds
- D. She cannot cancel the contract because the cancellation period has ended

If Julia decides she no longer wants to sell the policy immediately after 2 weeks, she has the option to cancel the contract because the cancellation period has not yet ended. Generally, viatical settlement agreements provide a specific cancellation period during which the seller can change their mind and withdraw from the agreement without any penalty. This time frame allows individuals to reconsider their decision after they've had the chance to reflect on the implications of selling a life insurance policy. The rationale behind this provision is to protect individuals who may feel pressured or rushed into making such significant financial decisions. As long as Julia is still within that specified cancellation period, typically defined by law, she can cancel the agreement and retain her life insurance policy without needing approval from the viatical settlement provider. This consumer protection measure ensures that individuals have the right to make informed choices without immediate consequences.

10. What is the role of employee contributions in a flexible spending account?

- A. They are optional and not required
- B. They are made through a salary reduction agreement**
- C. They must be matched by employer contributions
- D. They determine the maximum benefit limit

In a flexible spending account (FSA), employee contributions are typically made through a salary reduction agreement. This means that employees opt to have a portion of their pre-tax salary withheld and deposited directly into their FSA. This structure not only helps employees manage their healthcare or dependent care costs efficiently but also reduces their taxable income, since the amounts contributed are taken out before taxes are applied. This system allows for flexibility in how much an employee can contribute, within certain limits established by the Internal Revenue Service (IRS), making it easier for employees to budget for medical expenses or childcare costs through pre-tax savings. Employee contributions are not matched by employers, so the focus remains solely on the amount the employee decides to contribute. Therefore, the primary function of these contributions is to facilitate better financial management for eligible expenses while also providing tax advantages.

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://webcecontinuinged.examzify.com>

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

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