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Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance Exam Syllabus Topics:

Topic	Details
Topic 1	<ul style="list-style-type: none">• Disability Income and Related Insurance: This domain addresses disability income insurance including benefit qualifications, individual and group policy features, riders, underwriting considerations, business applications, and Social Security and workers compensation benefits.
Topic 2	<ul style="list-style-type: none">• Federal Tax Considerations for Life Insurance and Annuities: This domain examines federal tax treatment of life insurance and annuities including death benefits, policy loans, modified endowment contracts, non-qualified annuities, IRAs, and Section 1035 exchanges.
Topic 3	<ul style="list-style-type: none">• Life Insurance Policies: This domain examines various life insurance products including term, whole life, universal life, specialized policies, and group life insurance, covering their characteristics, features, and appropriate applications.
Topic 4	<ul style="list-style-type: none">• Life Insurance Basics: This domain covers insurable interest, personal and business uses of life insurance, methods for determining coverage amounts, policy classifications, premium determination factors, agent sales responsibilities, and the underwriting process.

Topic 5	<ul style="list-style-type: none"> Health Insurance Basics: This domain introduces health insurance fundamentals including covered perils, types of benefits, policy classifications, limited policies, common exclusions, agent responsibilities, underwriting processes, and replacement considerations.
Topic 6	<ul style="list-style-type: none"> Insurance Regulation: This domain covers Virginia's regulatory framework for insurance agents and companies, including licensing, appointments, continuing education, disciplinary actions, and the State Corporation Commission's authority. It also addresses federal regulations like the Fair Credit Reporting Act and ACA market reforms.
Topic 7	<ul style="list-style-type: none"> Group Health Insurance: This domain covers group health insurance characteristics, eligible groups, underwriting criteria, employee and dependent eligibility, continuation of coverage under COBRA, and small employer plan requirements.
Topic 8	<ul style="list-style-type: none"> Dental Insurance: This domain addresses dental insurance including types of treatment, indemnity plan structures, benefit categories, deductibles and coinsurance, and employer group dental plans.
Topic 9	<ul style="list-style-type: none"> Federal Tax Considerations for Health Insurance: This domain examines federal tax treatment of personally-owned and employer-provided health insurance, business disability insurance, and tax-advantaged accounts including HSAs, HRAs, and FSAs.
Topic 10	<ul style="list-style-type: none"> Medical Plans: This domain examines medical insurance delivery systems including major medical, HMOs, PPOs, and POS plans, along with cost containment strategies, Virginia eligibility requirements, HIPAA provisions, and HSAs.
Topic 11	<ul style="list-style-type: none"> Life Insurance Policy Provisions, Options and Riders: This domain addresses standard contract provisions, beneficiary designations, settlement options, nonforfeiture provisions, policy loans, dividend options, and riders including disability benefits and accelerated death benefits.
Topic 12	<ul style="list-style-type: none"> Qualified Plans: This domain addresses employer-sponsored retirement plans including qualification requirements, tax advantages, and various plan types such as SEPs, 401(k)s, and 403(b) plans.

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New Pdf Virginia-Life-Annuities-and-Health-Insurance Exam Dump | High Pass-Rate Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance Passed: Virginia Life, Annuities, and Health Insurance Examination Series 11-01

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Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q393-Q398):

NEW QUESTION # 393

Medicare Part A Hospital Insurance is normally available regardless of age to any individual who, for at least 24 months, has been a recipient of:

- A. Workers' compensation benefits
- B. Social Security disability benefits**
- C. Railroad retirement income benefits

- D. Corporate or self-employment retirement benefits

Answer: B

Explanation:

Medicare Part A is generally available at age 65, but younger individuals may qualify if they have received Social Security disability benefits for at least 24 months.

Exact Extract (Virginia Medicare Study Guide): "Individuals under age 65 become eligible for Medicare Part A after receiving Social Security disability benefits for 24 months." Reference (Virginia Documents / Study Guide):

- Virginia Health Insurance Examination Outline, Medicare Eligibility

NEW QUESTION # 394

Which is true about the "bailout" feature sometimes found in single premium deferred annuity contracts?

- A. It permits splitting the contract when the annuitants become divorced
- B. It allows return of the contract with full refund during the free-look period
- **C. It waives surrender charges when the interest rate falls below a stated level**
- D. It guarantees principal and interest in the event of insurer insolvency

Answer: C

Explanation:

The bailout provision (also known as a "market-value adjustment escape clause") allows the annuity owner to surrender the contract without penalty if the credited interest rate falls below a certain guaranteed minimum. This protects the annuitant from being locked into low rates.

Exact Extract (Virginia Annuities Study Guide): "Bailout provision-permits withdrawal of funds without surrender charges if the credited interest rate drops below a specified level." Reference (Virginia Documents / Study Guide):

- Virginia Life & Annuities Examination Outline, Annuity Contract Features

NEW QUESTION # 395

The primary purpose of disability income insurance is to:

- A. Pay necessary hospital expenses when the insured is unable to work
- B. Provide indemnity for loss of life
- C. Pay any physicians' fees resulting from a disabling injury
- **D. Provide benefit payments for a period of time when the insured is unable to work**

Answer: D

Explanation:

The primary purpose of disability income insurance is to replace a portion of the insured's income when they are unable to work due to illness or injury. It is not designed to cover hospital or physician expenses (those fall under medical insurance). Instead, it ensures that the insured continues to receive income during periods of disability.

NEW QUESTION # 396

What kind of rider may be added to an individual disability income insurance policy to increase benefits during periods of price inflation?

- A. Inflation guard
- B. Price escalation
- C. Wage protection
- **D. Cost of living**

Answer: D

Explanation:

Detailed Answer in Step-by-Step Solution:

* A cost of living (COLA) rider (B) adjusts disability income benefits to account for inflation, maintaining purchasing power.

* Inflation guard (A) is more common in property insurance. Price escalation (C) and wage protection (D) are not standard disability riders.

The Virginia study guide describes the COLA rider as an optional feature in disability income policies, increasing benefits based on inflation indices like the CPI. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Disability Insurance Riders."

NEW QUESTION # 397

What are long-term care insurance "ADL's"?

- A. Aggregate dollar limits
- B. Approved doctor lists
- C. Aggregate days limitation
- D. Activities of daily living

Answer: D

Explanation:

Virginia Code § 38.2-5200 defines ADLs (Activities of Daily Living, option C) as essential tasks-e.g., bathing, dressing, eating-used to determine LTC benefit eligibility (typically inability to perform 2 of 6). Option A (aggregate dollar limits) refers to coverage caps, not ADLs. Option B (aggregate days limitation) might confuse with elimination periods, not ADLs. Option D (approved doctor lists) relates to provider networks, not functional criteria. The study guide likely details ADLs with examples-e.g., needing help with mobility-emphasizing their role in claims, making C the correct term

NEW QUESTION # 398

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