

Pass Guaranteed Quiz Newest Virginia Insurance - Virginia-Life-Annuities-and-Health-Insurance - Valid Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Exam Guide



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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">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 2	<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 3	<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.
Topic 4	<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 5	<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 6	<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 7	<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 8	<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 9	<ul style="list-style-type: none">Insurance for Senior Citizens and Special Needs Individuals: This domain covers Medicare Parts A-D, Medicare supplement insurance with standardized plans and Virginia regulations, other coverage options for Medicare-eligible individuals, and comprehensive long-term care insurance requirements.
Topic 10	<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.

Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q413-Q418):

NEW QUESTION # 413

An insurance company may include provisions in a non-ACA health insurance policy which deny coverage when:

- A. The insured has failed to have regular physical checkups
- B. The insured has not paid the premium before the due date
- C. Loss results from intoxication or drugs, unless medically prescribed
- D. Loss results from an automobile accident, unless the insured is a pedestrian

Answer: C

Explanation:

Virginia permits exclusion for losses caused by intoxication or non-prescribed drugs but prohibits arbitrary exclusions like failure to get checkups or automobile accidents. Exact extract: "Policies may exclude losses resulting from the insured's intoxication or use of narcotics unless prescribed by a physician."

NEW QUESTION # 414

The typical group disability income insurance policy EXCLUDES coverage for disability resulting from:

- A. Commercial airline crashes
- B. Automobile accidents
- C. Military service
- D. Injuries occurring in the home

Answer: C

Explanation:

Most group disability income insurance policies exclude coverage for disability resulting from military service. Disabilities caused by active duty in the military are typically covered under separate government programs, such as Veterans Affairs (VA) benefits. Commercial airline crashes, injuries at home, and automobile accidents are typically covered under group disability policies, though specifics may vary by policy.

NEW QUESTION # 415

(To be complete, an application for life insurance must contain all of the following EXCEPT:)

- A. Applicant's signature
- B. Date of application
- C. Applicant's name and address
- D. Date of maturity

Answer: D

Explanation:

A life insurance application is part of the underwriting process and must be properly completed to serve as a reliable record of the applicant's identity, intent, and representations. Virginia's exam content outline emphasizes application procedures, required signatures, changes in the application, and the consequences of incomplete applications-reflecting that completeness and proper execution are essential in Virginia licensing standards. Virginia law also prohibits an agent from signing or allowing an applicant/insured to sign an incomplete or blank form pertaining to insurance, reinforcing the requirement that the application be complete when executed.

Items like the applicant's name and address, the applicant's signature, and the date of application are fundamental to a complete application because they identify who is applying, confirm assent, and establish the timing of the representations and submission. In contrast, a date of maturity is not a standard required element of a life insurance application. "Maturity" is a concept tied to policy terms (e.g., endowment maturity or certain contract durations), not a universal application field required for submission. Therefore, among the listed items, "date of maturity" is the exception.

NEW QUESTION # 416

Misrepresenting pertinent policy provisions relating to coverages after a loss is:

- A. A concealment in insurance applications

- B. An unfair discrimination between individuals
- C. A violation of the principle of adhesion
- **D. An unfair claim settlement practice**

Answer: D

Explanation:

Virginia's Unfair Claims Settlement Practices Act prohibits insurers or agents from misrepresenting facts or policy provisions relating to coverage. Doing so after a loss is classified as an unfair claims settlement practice.

Exact Extract (Virginia Unfair Claims Settlement Law): "Misrepresenting pertinent facts or policy provisions relating to coverages at issue is an unfair claim settlement practice." Reference (Virginia Documents / Study Guide):

- Code of Virginia §38.2-510 (Unfair claim settlement practices)

NEW QUESTION # 417

In HMO coverage, preventive services include:

- **A. Childhood immunizations**
- B. Rehabilitation therapy
- C. Treatment for alcoholism
- D. Home health services

Answer: A

Explanation:

Health Maintenance Organizations (HMOs) in Virginia, per Virginia Code § 38.2-4306, emphasize preventive care to reduce long-term costs. Preventive services, as defined in the study guide and aligned with ACA standards, include childhood immunizations (option C), such as vaccines for measles or polio, offered at no cost to members. Option A (rehabilitation therapy) is restorative, not preventive, addressing existing conditions. Option B (treatment for alcoholism) is a treatment service, not prevention, though HMOs cover it separately. Option D (home health services) supports recovery or chronic care, not primary prevention. The study guide likely lists immunizations as a core preventive benefit, contrasting them with treatment-oriented services, confirming C as the correct answer.

NEW QUESTION # 418

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