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## Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q139-Q144):

### NEW QUESTION # 139

When a Medicare Supplement policy is purchased during the open enrollment period:

- A. The exclusions may be more numerous than usual
- B. The premium cost may be higher than usual
- C. The benefits may be lower than usual
- **D. The policy must be issued regardless of health status**

**Answer: D**

Explanation:

Detailed Answer in Step-by-Step Solution:

\* The Medicare Supplement open enrollment period (6 months starting the first month a person is 65 and enrolled in Medicare Part B) guarantees issuance of a policy without regard to health status (D).

\* Premiums (A), benefits (B), and exclusions (C) are standardized and not altered during this period due to health.

The Virginia study guide states that during the Medicare Supplement open enrollment, insurers must issue policies without medical underwriting, ensuring access regardless of health. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Medicare Supplement Insurance."

#### **NEW QUESTION # 140**

Keogh plans are also known as:

- A. Section 2503(c) trusts
- B. 403(b) plans
- **C. HR 10 plans**
- D. Section 457 plans

**Answer: C**

Explanation:

Keogh plans, established under the Internal Revenue Code, are retirement plans for self-employed individuals and small businesses, also known as HR 10 plans (option B) after the 1962 legislation (H.R. 10) creating them. They allow tax-deferred contributions, similar to qualified plans. Option A (Section 457 plans) applies to government and nonprofit employees, not self-employed individuals. Option C (403(b) plans) is for nonprofit employees (e.g., teachers), distinct from Keogh's self-employed focus. Option D (Section 2503(c) trusts) relates to gifting for minors, not retirement. The study guide likely contrasts Keogh (HR 10) with other plans in a retirement section, noting its tax benefits and eligibility, confirming B as the correct synonym.

#### **NEW QUESTION # 141**

A spendthrift clause in a life insurance policy would have NO effect if the beneficiary receives the proceeds as:

- A. Fixed period installments
- B. Fixed amount installments
- **C. One lump sum payment**
- D. Interest-only payments

**Answer: C**

Explanation:

A spendthrift clause, permitted under Virginia Code § 38.2-3122, protects life insurance proceeds from creditors or the beneficiary's mismanagement by restricting access to the funds. It's effective when proceeds are paid in controlled installments (e.g., options A, B, C), as the insurer retains and distributes the money over time, preventing lump-sum dissipation. Option A (fixed amount installments) pays a set dollar amount periodically, option B (fixed period installments) pays over a set time, and option C (interest-only payments) holds the principal while paying interest—all compatible with spendthrift protection. Option D (one lump sum payment) delivers the full proceeds at once, bypassing the clause's control mechanism, rendering it ineffective since the beneficiary gains unrestricted access. The study guide likely explains this clause as a safeguard for structured payouts, noting that lump-sum elections nullify its purpose, as seen in Virginia case law and NAIC guidelines, making D the correct choice.

#### **NEW QUESTION # 142**

Who usually selects the beneficiary of a life insurance policy?

- A. The insurer
- B. The beneficiary
- **C. The policyowner**
- D. The agent

**Answer: C**

Explanation:

Detailed Answer in Step-by-Step Solution:

\* The policyowner (A) has the right to designate the beneficiary, as they control the policy's terms and ownership rights.

\* The insurer (B) issues the policy, the beneficiary (C) receives proceeds, and the agent (D) facilitates but doesn't decide.

The Virginia study guide confirms that the policyowner selects the beneficiary, exercising a fundamental ownership right, unless assigned otherwise. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Beneficiary Designations."

### NEW QUESTION # 143

In long-term care insurance, ADLs normally include:

- A. Dressing, eating, bathing, and mobility
- B. Age, sex, income, and occupation
- C. Physicians, surgeons, dentists, and optometrists
- D. Spouse, children, parents, and siblings

**Answer: A**

Explanation:

Virginia Code § 38.2-5200 defines Activities of Daily Living (ADLs) in long-term care (LTC) insurance as basic self-care tasks triggering benefits if the insured can't perform them (typically 2 of 6). Option D lists common ADLs: dressing, eating, bathing, and mobility (often with toileting and transferring), aligning with federal and Virginia standards (e.g., HIPAA). Option A (age, sex, income, occupation) is underwriting data, not ADLs. Option B (health providers) is unrelated to functional ability. Option C (family members) might confuse beneficiaries, not ADLs. The study guide likely lists ADLs with examples-e.g., needing help bathing due to arthritis-emphasizing their role in LTC eligibility, making D the precise answer.

### NEW QUESTION # 144

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