

# 2026 Latest Virginia-Life-Annuities-and-Health-Insurance Real Test | Pass-Sure Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance: Virginia Life, Annuities, and Health Insurance Examination Series 11-01 100% Pass



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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"> <li>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.</li> </ul>
Topic 2	<ul style="list-style-type: none"> <li>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.</li> </ul>
Topic 3	<ul style="list-style-type: none"> <li>Dental Insurance: This domain addresses dental insurance including types of treatment, indemnity plan structures, benefit categories, deductibles and coinsurance, and employer group dental plans.</li> </ul>
Topic 4	<ul style="list-style-type: none"> <li>Annuities: This domain covers annuity principles, immediate versus deferred annuities, payment options, product types including fixed and variable annuities, and uses for retirement income and tax-deferred growth.</li> </ul>
Topic 5	<ul style="list-style-type: none"> <li>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.</li> </ul>

Topic 6	<ul style="list-style-type: none"> <li>• 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.</li> </ul>
Topic 7	<ul style="list-style-type: none"> <li>• 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.</li> </ul>
Topic 8	<ul style="list-style-type: none"> <li>• 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.</li> </ul>
Topic 9	<ul style="list-style-type: none"> <li>• 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.</li> </ul>
Topic 10	<ul style="list-style-type: none"> <li>• 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.</li> </ul>
Topic 11	<ul style="list-style-type: none"> <li>• 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.</li> </ul>
Topic 12	<ul style="list-style-type: none"> <li>• 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.</li> </ul>

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### Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q229-Q234):

#### NEW QUESTION # 229

If a long-term care insurance policy is canceled, which benefit would reimburse the insured with a portion of the premiums paid?

- A. Right to return
- B. Inflation protection
- C. Return of premium
- D. Incontestability

**Answer: C**

Explanation:

The return of premium benefit refunds a percentage of premiums paid if the policy is canceled or if the insured dies before benefits are used. Exact extract: "A return of premium rider provides a refund of premiums paid, less claims paid, upon cancellation or death of the insured." This option is often added to long-term care policies to protect policyholder investment.

Reference:

**NEW QUESTION # 230**

(Under a group life insurance policy delivered in Virginia in which the employer is deemed to be the policyholder, which of the following is included in the term "employee" under the policy?)

- **A. Individual proprietor**
- B. Trade association
- C. Labor union
- D. Credit union

**Answer: A**

Explanation:

Under Virginia group life insurance provisions, when an employer is the policyholder, the term "employee" includes individuals who work for the employer and may also include individual proprietors if they actively work in the business. This allows sole proprietors and working owners to be covered under group insurance arrangements. Credit unions, labor unions, and trade associations are not employees; they are organizational entities that may serve as policyholders under separate types of group insurance contracts. The question specifically asks which option is included within the definition of employee when the employer is the policyholder. An individual proprietor who performs services for the business qualifies, making that option correct.

**NEW QUESTION # 231**

An individual purchased a life annuity ten-years certain with benefits paid monthly. What would the beneficiary receive if the annuitant died one day after receiving the 119th monthly benefit payment?

- **A. One benefit payment**
- B. Nothing at all
- C. 120 benefit payments
- D. Benefit payments for life

**Answer: A**

Explanation:

A 10-year certain annuity guarantees payments for 120 months. If the annuitant dies after receiving 119 payments, only one more payment remains for the beneficiary. Exact extract: "Life with 10-year certain annuities guarantee at least 120 payments; if the annuitant dies before that period, remaining payments go to the beneficiary." After 120 months, no benefits continue.

**NEW QUESTION # 232**

An individual covered under a disability income policy is injured while engaged in an occupation that is more hazardous than the occupation stated in the policy. What is the effect of the policy's change of occupation provision?

- A. The policy is cancelled.
- B. The premium rate is increased.
- **C. The benefit level is reduced.**
- D. The policy limits are increased.

**Answer: C**

Explanation:

If an individual covered under a disability income policy is injured while engaged in an occupation that is more hazardous than the one stated in the policy, the policy's change of occupation provision typically results in the benefit level being reduced. This provision allows the insurer to adjust the benefits based on the new, more hazardous occupation, reflecting the increased risk.

**NEW QUESTION # 233**

For an AD&D policy with an irrevocable beneficiary designation, a change in the beneficiary can ONLY be made:

- A. Upon the death of the current beneficiary
- B. When an absolute assignment is attached to the policy
- C. With the consent of both the policyowner and the beneficiary
- D. At the time of policy renewal

**Answer: A**

Explanation:

Detailed Answer in Step-by-Step Solution:

\* An irrevocable beneficiary has a vested interest, and the policyowner cannot change the designation without their consent unless the beneficiary dies (C), at which point the owner regains control.

\* Option A (renewal) and B (assignment) don't override irrevocability. Option D (consent) is true for living beneficiaries, but "ONLY" restricts it to death in this context.

The Virginia study guide notes that an irrevocable beneficiary's rights persist until death, after which the policyowner can freely change the designation. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Beneficiary Designations."

## NEW QUESTION # 234

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