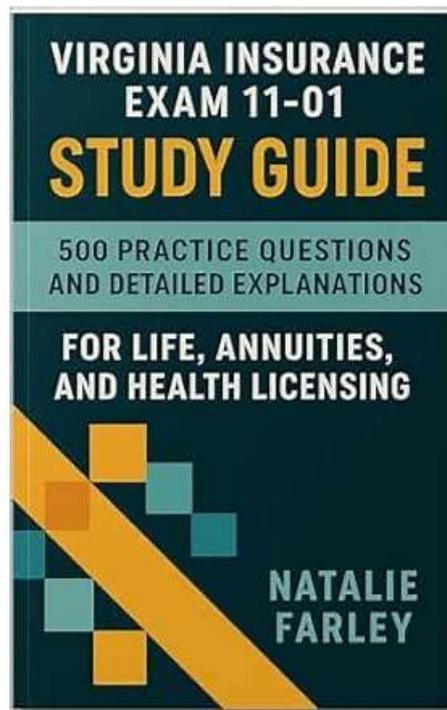


# New Virginia-Life-Annuities-and-Health-Insurance Exam Bootcamp - Latest Virginia-Life-Annuities-and-Health-Insurance Test Voucher



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The Lead1Pass is a trusted and reliable platform that has been helping the Virginia Life, Annuities, and Health Insurance Examination Series 11-01 (Virginia-Life-Annuities-and-Health-Insurance) certification exam candidates for many years. Over this long time period, the Virginia-Life-Annuities-and-Health-Insurance Exam Practice questions have helped the Virginia-Life-Annuities-and-Health-Insurance exam candidates in their preparation and enabled them to pass the challenging exam on the first attempt.

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

Topic	Details

Topic 1	<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 2	<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>
Topic 3	<ul style="list-style-type: none"> <li>• 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.</li> </ul>
Topic 4	<ul style="list-style-type: none"> <li>• General Insurance: This domain introduces fundamental insurance concepts including risk management methods, types of insurers, agent authority, and the essential elements and characteristics of insurance contracts including legal doctrines governing agreements.</li> </ul>
Topic 5	<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 6	<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 7	<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 8	<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 9	<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 10	<ul style="list-style-type: none"> <li>• 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.</li> </ul>
Topic 11	<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 12	<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 13	<ul style="list-style-type: none"> <li>• Individual Health Insurance Policy General Provisions: This domain covers uniform required and optional provisions in individual health policies including contract terms, claims procedures, grace periods, renewability classifications, and the free look period.</li> </ul>
Topic 14	<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 15	<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>

## Pass Guaranteed Quiz 2026 Virginia-Life-Annuities-and-Health-Insurance: Authoritative New Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Exam Bootcamp

You may feel astonished and doubtful about this figure; but we do make our Virginia-Life-Annuities-and-Health-Insurance exam dumps well received by most customers. Better still, the 98-99% pass rate has helped most of the candidates get the certification successfully, which is far beyond that of others in this field. In recent years, supported by our professional expert team, our Virginia-Life-Annuities-and-Health-Insurance test braindumps have grown up and have made huge progress. Our Virginia-Life-Annuities-and-Health-Insurance Exam Dumps strive for providing you a comfortable study platform and continuously explore more functions to meet every customer's requirements. We may foresee the prosperous talent market with more and more workers attempting to reach a high level through the Virginia Insurance certification.

### Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q388-Q393):

#### NEW QUESTION # 388

The preventive medical care benefit sometimes provided in a Medicare supplement policy covers:

- A. Hospitalization
- B. Annual physical exams
- C. Skilled nursing care
- D. Home health care

**Answer: B**

Explanation:

Detailed Answer in Step-by-Step Solution:

\* Medicare supplement (Medigap) policies may include preventive care benefits like annual physical exams (D), which original Medicare doesn't fully cover.

\* Home health (A), skilled nursing (B), and hospitalization (C) are covered by Medicare Parts A and B, not typically supplemental preventive benefits.

The Virginia study guide notes that some Medigap plans offer additional preventive services, such as annual exams, beyond Medicare's scope. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Medicare Supplement Insurance."

#### NEW QUESTION # 389

A licensee is NOT required by Virginia law to keep which of the following records?

- A. Premium quotations of unissued policies
- B. Accounting records of premium payments
- C. Policy renewal notices
- D. Files of insurance applications on current policies issued

**Answer: A**

Explanation:

Virginia Code § 38.2-1809 mandates that licensees maintain specific records for regulatory oversight and consumer protection.

Option A (accounting records of premium payments) is required to track funds received and remitted, ensuring financial accountability (e.g., premiums collected for a \$1,000 policy). Option B (files of insurance applications on current policies) must be kept as part of the contract and for audit purposes, per § 38.2-1810. Option C (policy renewal notices) is required to document communication with policyholders about ongoing coverage, ensuring transparency. Option D (premium quotations of unissued policies) is not mandated; while agents may provide quotes (e.g., \$500 annually for a term policy), these are preliminary offers, not binding until a policy is issued, and Virginia law doesn't require retaining them unless they result in a transaction. The study guide likely details recordkeeping in a compliance chapter, contrasting required records (A, B, C) with optional ones like quotes (D), using examples-e.g., keeping a paid policy's file but not a rejected quote-making D the item not required. This reflects Virginia's focus on executed contracts over prospective ones.

### NEW QUESTION # 390

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

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

**Answer: B**

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 # 391

Which type of health insurance helps to pay for the cost of care in cases where hospitalization is not required but the individuals are unable to care for themselves?

- **A. Long-term care**
- B. Disability income
- C. Major medical
- D. Medicare

**Answer: A**

Explanation:

Detailed Answer in Step-by-Step Solution:

\* Long-term care insurance (B) is designed to cover custodial care (e.g., help with daily activities like bathing or dressing) when individuals cannot care for themselves, often outside a hospital setting.

\* Medicare (A) provides limited long-term care coverage (e.g., skilled nursing for a short period), not comprehensive custodial care.

\* Major medical (C) covers hospital and medical expenses, not long-term custodial care.

\* Disability income (D) replaces lost income, not care costs.

The Virginia study guide defines long-term care insurance as coverage for extended care needs, such as in nursing homes or at home, when individuals cannot perform activities of daily living, distinguishing it from Medicare or major medical plans. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Types of Health Insurance."

### NEW QUESTION # 392

When an HIV test is requested by a health insurer, who signs the consent form?

- **A. The applicant**
- B. The insurance agent
- C. The applicant's physician
- D. The medical laboratory technician

**Answer: A**

Explanation:

Virginia Code § 38.2-600 requires written consent for HIV testing in insurance underwriting, signed by the applicant (option A) to comply with privacy laws (e.g., Virginia Code § 32.1-36.1). This ensures the individual authorizes the test, protecting their rights. Option B (physician) may order tests but doesn't consent for insurance. Option C (agent) facilitates but can't consent. Option D (technician) performs the test, not authorizes it. The study guide likely stresses this consent process in a privacy section, with examples of applicants signing before blood draws, making A the correct party.

## NEW QUESTION # 393

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In recent years, our Virginia-Life-Annuities-and-Health-Insurance test torrent has been well received and have reached 99% pass rate with all our dedication. As a powerful tool for a lot of workers to walk forward a higher self-improvement, our Virginia-Life-Annuities-and-Health-Insurance certification training continue to pursue our passion for advanced performance and human-centric technology. A good deal of researches has been made to figure out how to help different kinds of candidates to get Virginia-Life-Annuities-and-Health-Insurance Certification. We revise and update the Virginia Life, Annuities, and Health Insurance Examination Series 11-01 guide torrent according to the changes of the syllabus and the latest developments in theory and practice.

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