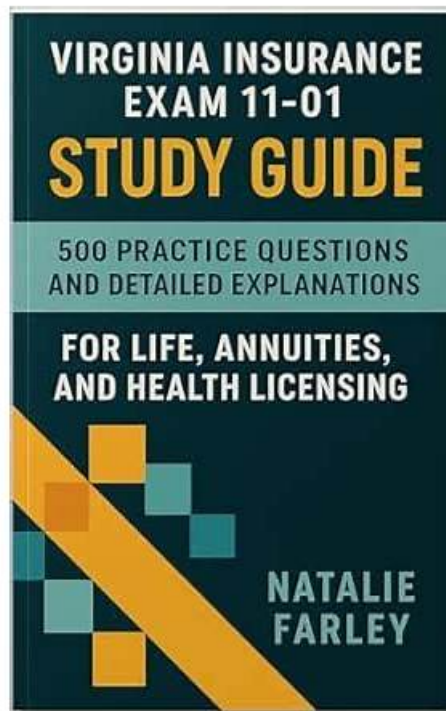


# **Trustworthy Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance Valid Test Notes With Interarctive Test Engine & Newest Certification Virginia-Life-Annuities-and-Health-Insurance Exam Infor**



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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>• 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 2	<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 3	<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 4	<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 5	<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 6	<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 7	<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 8	<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>

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### Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q279-Q284):

#### NEW QUESTION # 279

False advertising regarding insurance policies would be found in all of the following EXCEPT:

- A. Policy benefits being compared with a competitor's
- B. An insurance policy being represented as a share of stock
- C. Past dividends paid on a policy being exaggerated
- D. Benefits under a policy being misrepresented

Answer: A

Explanation:

Detailed Answer in Step-by-Step Solution:

\* False advertising includes exaggerating dividends (A), misrepresenting benefits (B), or claiming a policy is a stock (C), all deceptive practices.

\* Comparing benefits with a competitor (D) is permissible if accurate and not misleading, thus not inherently false advertising. The Virginia study guide, per state law, prohibits deceptive advertising but allows factual comparisons with competitors, provided they are truthful. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Unfair Trade Practices."

#### NEW QUESTION # 280

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

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

**Answer: B**

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 # 281

An accelerated benefit rider in a life insurance policy may provide funds to an insured who:

- A. Elects to receive supplemental retirement income
- **B. Is expected to die within six months**
- C. Is about to have minor surgery
- D. Has a back injury requiring two years of rehabilitation

**Answer: B**

Explanation:

An accelerated benefit rider allows the policyholder to access a portion of the death benefit while they are still alive, typically in cases where the insured is diagnosed with a terminal illness and is expected to die within a certain period (usually six months). This rider provides financial assistance during the policyholder's final stages of life, allowing them to cover medical expenses or other costs. It does not apply for minor surgeries or long-term rehabilitation.

#### NEW QUESTION # 282

Which one of the following statements about an adjustable life insurance policy is true?

- A. An increase in face amount lengthens the protection period when the policy provides term coverage
- **B. Simultaneous changes in face amount and in premium are within its capabilities**
- C. An increase in premium decreases future cash values
- D. An increase in face amount shortens the premium payment period when the policy provides whole life coverage

**Answer: B**

Explanation:

Adjustable life insurance, per Virginia Code § 38.2-3113.1, blends whole and term features, allowing policyowners to adjust face amount and premiums. Option B is true; simultaneous changes (e.g., increasing face amount and premium) are possible, adapting coverage and cash value. Option A is false; higher premiums typically increase cash value, not decrease it, unless misallocated. Option C is incorrect; increasing face amount doesn't inherently extend term duration-it adjusts cost or cash value. Option D is false; face amount increases don't shorten whole life premium periods, which are fixed or flexible based on design. The study guide likely highlights adjustability with examples-e.g., raising \$100,000 to \$150,000 with a premium hike-making B the true capability.

### NEW QUESTION # 283

One premium payment covers which period of time in a single premium whole life policy?

- A. One year
- B. One month
- **C. The full life of the policy**
- D. To the insured's age 65

**Answer: C**

Explanation:

Detailed Answer in Step-by-Step Solution:

\* A single premium whole life policy is a type of permanent life insurance where the entire premium for the policy's lifetime coverage is paid in one lump sum at issuance.

\* Unlike policies with recurring premiums (e.g., monthly or annual), this single payment funds the policy for the insured's full life (D).

\* Options A (one month) and B (one year) apply to term or recurring premium policies.

\* Option C (to age 65) might relate to limited-pay policies, not single premium ones.

Per the Virginia study guide, a single premium whole life policy requires one payment upfront, providing coverage for the insured's entire life and building immediate cash value. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Types of Life Insurance Policies."

### NEW QUESTION # 284

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