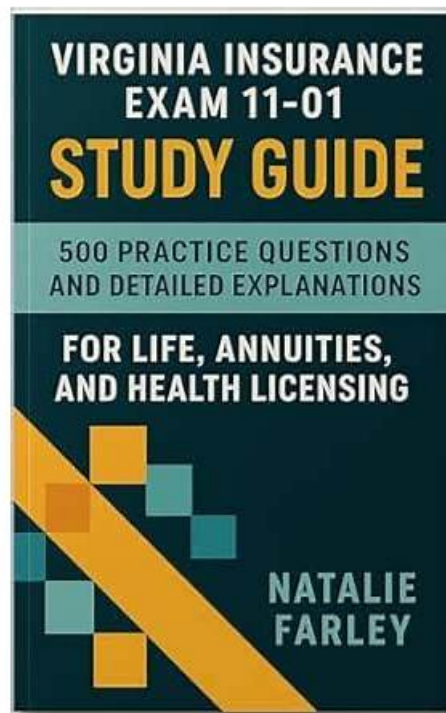


Virginia Life, Annuities, and Health Insurance Examination Series 11-01 pdf test & Virginia-Life-Annuities-and-Health-Insurance test dumps



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

Topic	Details
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Topic 1	<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 2	<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 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"> • 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.
Topic 5	<ul style="list-style-type: none"> • 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.
Topic 6	<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 7	<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.
Topic 8	<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 9	<ul style="list-style-type: none"> • Dental Insurance: This domain addresses dental insurance including types of treatment, indemnity plan structures, benefit categories, deductibles and coinsurance, and employer group dental plans.
Topic 10	<ul style="list-style-type: none"> • 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.
Topic 11	<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 12	<ul style="list-style-type: none"> • 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.

>> **Virginia-Life-Annuities-and-Health-Insurance Pass Test Guide** <<

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Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q34-Q39):

NEW QUESTION # 34

No existing agent's license will be revoked until:

- A. The agent has been afforded a right to a hearing on the charges
- B. At least three violations have been incurred
- C. A cease and desist order has been issued
- D. A jury has decided upon such action

Answer: A

Explanation:

Detailed Answer in Step-by-Step Solution:

* Virginia law requires due process, meaning an agent's license cannot be revoked until they've had a hearing (A) to contest the charges.

* Options B (three violations), C (jury), and D (cease and desist) are not prerequisites for revocation proceedings.

The Virginia study guide mandates that the Bureau of Insurance provide a hearing before revoking a license, ensuring fairness under state administrative law. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "License Regulation."

NEW QUESTION # 35

If an agent misleads or fails to adequately disclose the title and true nature of a policy offered to a potential insured, it may be considered:

- A. Defamation
- B. Unfair discrimination
- C. Coercion
- D. Misrepresentation

Answer: D

Explanation:

Virginia Code § 38.2-502 defines misrepresentation as an unfair practice, where an agent misstates or omits key policy details (e.g., calling a term policy "permanent") to mislead the insured. Option C fits this legal breach. Option A (defamation) involves false reputational harm, not policy sales. Option B (unfair discrimination, § 38.2-211) involves unequal treatment, not misrepresentation. Option D (coercion) implies force, not deception. The study guide likely warns of misrepresentation penalties-e.g., an agent fined for hiding exclusions-making C the applicable violation.

NEW QUESTION # 36

The period of time during which a new employee is ineligible for group health insurance coverage is called a:

- A. Participation period
- B. Probationary period
- C. Grace period
- D. Contributory period

Answer: B

Explanation:

In Virginia law and standard insurance terminology, the period during which a new employee must wait before becoming eligible for group health insurance is called a probationary period.

The Code of Virginia defines a "waiting period" as the length of time that must pass before an individual becomes eligible for coverage under a group plan. By law, this waiting period cannot exceed 90 days.

Virginia regulations further distinguish between two types of waiting times:

The eligibility waiting period imposed by an employer before coverage begins (commonly referred to in industry study materials as

the probationary period).

A policy's internal waiting period during which no benefits are provided after coverage becomes effective.

Additionally, Virginia's insurance replacement regulations explicitly reference "probationary periods" when describing limitations or exclusions related to preexisting conditions. This confirms that the industry-standard term used in exam and licensing study guides for this eligibility wait is probationary period.

Reference (Virginia official documents and study materials):

Code of Virginia § 38.2-3431 (Definitions - "Waiting period")

Code of Virginia § 38.2-3452 (Limitation - 90-day maximum waiting period for group health plans)

14VAC5-141-20 (Definitions - distinguishes employer eligibility waiting period from policy waiting period)

14VAC5-200-110 (Replacement notice - references to "probationary periods")

NEW QUESTION # 37

(Which of the following life insurance policies is a flexible policy that gives the policyowner options for face amounts and investment objectives?)

- A. Term life
- B. Current assumption whole life
- C. Modified premium whole life
- **D. Adjustable life**

Answer: D

Explanation:

Adjustable life insurance is specifically designed to provide flexibility in both face amount and premium structure, allowing policyowners to adapt coverage as financial needs and objectives change. This flexibility may include adjustments to death benefit levels and premium payments within policy limits.

Term life and modified premium whole life lack this degree of adaptability. Current assumption whole life allows interest rate sensitivity but does not permit the same broad adjustments to coverage structure.

Virginia licensing materials identify adjustable life as a hybrid policy combining features of term and whole life insurance, making option B the correct answer.

NEW QUESTION # 38

Which medical care benefits are emphasized in HMO plans?

- A. Home health care
- B. Emergency care
- **C. Preventive care**
- D. Alternative medicine

Answer: C

Explanation:

HMOs emphasize preventive care to control costs and maintain wellness, including immunizations, checkups, and screenings. Exact extract: "Health Maintenance Organizations emphasize preventive health services as a primary means of controlling health costs."

Reference:

NEW QUESTION # 39

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