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## Valid Dumps Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance Ebook - Valid Braindumps Virginia-Life-Annuities-and-Health-Insurance Pdf

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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>• 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 2	<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 3	<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 4	<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 5	<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 6	<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 7	<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 8	<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 9	<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 10	<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 11	<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>

## Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q320-Q325):

### NEW QUESTION # 320

(A single premium whole life insurance policy may be defined as a policy that provides:)

- A. A decreasing amount of insurance over its duration
- B. Protection for only a limited number of years
- C. A life annuity benefit in addition to insurance
- **D. Protection for life as a paid-up policy**

**Answer: D**

Explanation:

A single premium whole life insurance policy is a form of permanent life insurance in which the policyowner pays the entire premium

in one lump sum at policy issuance. In exchange for this single payment, the policy provides lifetime protection and is immediately paid-up, meaning no additional premiums are required. The policy accumulates cash value and provides a guaranteed death benefit for the insured's entire life. It does not provide coverage for a limited term, nor does it feature a decreasing face amount. While annuities provide income benefits, a single premium whole life policy remains primarily a life insurance contract. Therefore, the defining feature of this policy is that it provides protection for life as a paid-up policy.

#### NEW QUESTION # 321

A penalty tax sometimes applies to "premature" distributions of gains under a modified endowment contract (MEC). What is the amount of the penalty tax?

- A. 7.5%
- B. 10.0%
- C. 12.5%
- D. 15.0%

**Answer: B**

Explanation:

A 10% penalty tax applies to "premature" distributions of gains from a modified endowment contract (MEC) before the policyholder reaches the age of 59½. This penalty is applied in addition to regular income taxes on the distribution. The MEC rules were established to prevent the use of life insurance policies as tax shelters.

#### NEW QUESTION # 322

A life and health insurance agent licensed in the Commonwealth of Virginia is authorized to:

- A. Approve the payment of a claim
- B. Solicit, receive and forward applications to the insurer
- C. Replace a policy without notifying the insurer
- D. Reinstate an insurance contract after the expiration date

**Answer: B**

Explanation:

Agents act as representatives of insurers to solicit, receive, and forward applications. They cannot approve claims or unilaterally reinstate or replace contracts. Exact extract: "An agent is authorized to solicit, receive, and forward applications to the insurer but has no power to approve claims or reinstate policies." Reference:

#### NEW QUESTION # 323

All of the following factors are used to determine insurability when underwriting an individual health insurance application EXCEPT:

- A. Age
- B. Weight
- C. Occupation
- D. Religious preference

**Answer: D**

Explanation:

Insurers may evaluate actuarial risk factors such as age, health, weight, and occupation. Religion is never a permissible underwriting factor. Exact extract: "Underwriting practices may not discriminate based on race, color, creed, or religion." This ensures compliance with fairness standards and anti-discrimination laws.

Reference:

#### NEW QUESTION # 324

A disability income insurance policy typically provides coverage for disabilities resulting from:

- A. Occupational accidents only
- B. Sickness only
- C. Accidents only
- **D. Both accidents and sickness**

**Answer: D**

Explanation:

Individual disability income insurance policies are designed to provide coverage for both accident-related disabilities and sickness-related disabilities, unless otherwise excluded.

Exact Extract (Virginia Disability Insurance Study Guide): "Disability income insurance provides benefits for loss of income due to both accident and sickness." Reference (Virginia Documents / Study Guide):

- Virginia Health Insurance Examination Outline, Disability Income Insurance

## NEW QUESTION # 325

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