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>> **Certification Virginia-Life-Annuities-and-Health-Insurance Cost** <<

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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"> 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 2	<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 3	<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 4	<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 5	<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 6	<ul style="list-style-type: none"> 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.
Topic 7	<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 8	<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 9	<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.
Topic 10	<ul style="list-style-type: none"> 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.
Topic 11	<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.

Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q287-Q292):

NEW QUESTION # 287

All of the following statements about independent agents are true EXCEPT:

- A. They own their renewal business.
- **B. They are employees of an insurer.**
- C. They are responsible for their own expenses.
- D. Their compensation is based on what they sell.

Answer: B

Explanation:

Independent agents are not employees of any single insurer. They work independently, representing multiple insurance companies and are responsible for their own expenses. They earn compensation based on commissions from sales, and they typically own the renewal business, meaning they retain the commissions from renewing policies.

NEW QUESTION # 288

Which type of Medicare Supplement information can be used without prior Commonwealth approval?

- A. Insurance company brochures
- **B. Government publications**
- C. Radio announcements approved by the insurer
- D. Television advertisements approved by the insurer

Answer: B

Explanation:

Government publications can be used without prior approval from the Commonwealth. These publications, such as materials from the Centers for Medicare & Medicaid Services (CMS), provide authorized and standardized information. On the other hand, insurance company brochures, radio announcements, and television advertisements usually require approval to ensure that they are not misleading or violating advertising regulations related to Medicare Supplement plans.

NEW QUESTION # 289

Which annuity may be appropriate for an individual, age 50, who wants to help pay for a grandchild's college expenses in fifteen years?

- A. An immediate annuity
- B. A survivorship annuity
- C. A pure life annuity
- **D. A deferred annuity**

Answer: D

Explanation:

A deferred annuity would be appropriate for an individual, age 50, who wants to help pay for a grandchild's college expenses in fifteen years. With a deferred annuity, the individual can make contributions now, and the annuity will accumulate value over time. The annuity will begin making payments in the future (in this case, fifteen years) to help fund the grandchild's college expenses. A survivorship annuity, immediate annuity, or pure life annuity would not be suitable for this purpose, as they either begin payments immediately or are focused on providing income for the lifetime of the annuitant.

NEW QUESTION # 290

The primary purpose of disability income insurance is to:

- A. Provide indemnity for loss of life
- B. Pay any physicians' fees resulting from a disabling injury
- **C. Provide benefit payments for a period of time when the insured is unable to work**
- D. Pay necessary hospital expenses when the insured is unable to work

Answer: C

Explanation:

The primary purpose of disability income insurance is to replace a portion of the insured's income when they are unable to work due to illness or injury. It is not designed to cover hospital or physician expenses (those fall under medical insurance). Instead, it ensures that the insured continues to receive income during periods of disability.

NEW QUESTION # 291

An information security program shall be designed to do all of the following, EXCEPT:

- A. Protect against any anticipated threats or hazards to the integrity of the information
- **B. Ensure policyholder access to their information without substantial inconvenience**
- C. Ensure the confidentiality of policyholder information
- D. Protect against unauthorized access to the information

Answer: B

Explanation:

Virginia Code § 38.2-623 mandates insurers to implement information security programs to safeguard nonpublic personal information, aligning with the NAIC's Model Regulation for Privacy. These programs must ensure confidentiality (option B), protect against threats or hazards (option C), and prevent unauthorized access (option D)-all core objectives to secure data against breaches or misuse. Option A (ensure policyholder access without substantial inconvenience) is not a requirement of the security program, while Virginia Code § 38.2-610 allows policyholders to request their information, this is a separate consumer right, not a security program goal. The study guide likely details these mandates in a privacy section, emphasizing protection over access facilitation, as security focuses on safeguarding, not convenience. For example, encryption (B, D) and risk assessments (C) are standard, but streamlining access (A) could even conflict with security if overly permissive, making A the exception.

NEW QUESTION # 292

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