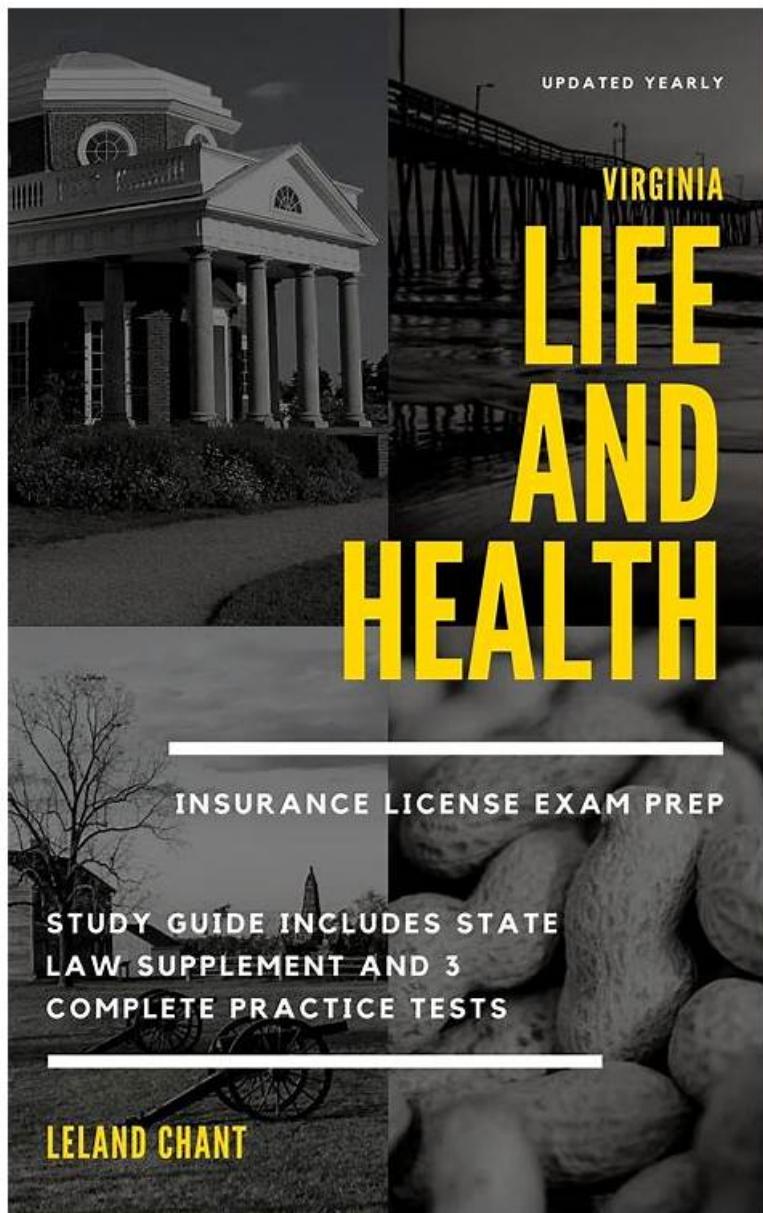


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Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q285-Q290):

NEW QUESTION # 285

Ambulatory care centers are most often used by patients who require:

- A. Overnight accommodations
- B. Physical therapy
- C. **Outpatient surgical procedures**
- D. Wellness centers

Answer: C

Explanation:

Virginia Code § 38.2-3407 et seq. covers health services, where ambulatory care centers (e.g., outpatient clinics) specialize in same-day procedures like outpatient surgical procedures (option C-e.g., cataract surgery). Option A (physical therapy) may occur there but isn't the primary use; therapy clinics differ. Option B (wellness centers) focuses on prevention, not procedures. Option D (overnight accommodations) contradicts "ambulatory," meaning walk-in/walk-out care. The study guide likely defines this in a health facilities section, with examples like knee arthroscopy, making C the most frequent use.

NEW QUESTION # 286

Which statement is true of trade association groups eligible for group medical benefits?

- A. Such associations are formed for the purpose of purchasing insurance
- B. Employer contributions are usually waived
- C. The association membership primarily consists of large employers
- D. **Members of the association are usually in the same industry**

Answer: D

Explanation:

Group medical benefits may be offered through trade associations where members share a common professional or occupational interest. Associations must exist for purposes other than solely obtaining insurance. Therefore, the correct feature is that members are usually in the same industry.

Exact Extract (Virginia Group Health Insurance Study Guide): "Trade association groups-members are engaged in the same type of business or industry and may be eligible for group medical coverage if the association is not formed solely for insurance purposes."

Reference (Virginia Documents / Study Guide):

- Virginia Health Insurance Examination Outline, Group Insurance Eligibility

NEW QUESTION # 287

What type of insurance pays a lump sum benefit if an insured loses sight in both eyes?

- A. Major medical
- B. Medical expense
- C. Hospital expense

- D. Accidental death and dismemberment

Answer: D

Explanation:

Detailed Answer in Step-by-Step Solution:

* Accidental death and dismemberment (AD&D) insurance (B) provides a lump sum benefit for specific losses, such as loss of sight in both eyes, due to an accident.

* Hospital expense (A) covers hospital stays, not lump sums for dismemberment.

* Major medical (C) and medical expense (D) cover healthcare costs, not specific injury benefits.

The Virginia study guide describes AD&D as providing lump sum payments for accidental death or specific injuries like loss of sight, distinct from medical expense coverage. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Health Insurance Types."

NEW QUESTION # 288

The entire contract provision in an individual health insurance policy states that the agent:

- A. May waive only certain contract provisions
- B. Has no authority to change the policy or waive any of its provisions
- C. Has company authority to waive any contract provisions
- D. Has company authority to change the policy

Answer: B

Explanation:

The entire contract provision in an individual health insurance policy states that the agent has no authority to change the policy or waive any of its provisions. This provision ensures that the terms of the policy are fixed and cannot be altered or waived by the agent without proper authorization from the insurer.

NEW QUESTION # 289

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

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

Answer: A

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 # 290

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