

# 最有效的Virginia-Life-Annuities-and-Health-Insurance證照，免費下載Virginia-Life-Annuities-and-Health-Insurance學習資料幫助你通過Virginia-Life-Annuities-and-Health-Insurance考試



P.S. VCESoft在Google Drive上分享了免費的2026 Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance考試題庫：<https://drive.google.com/open?id=1s2GZPmQL-QVGlyN8zqAqpSmmIxszWO>

Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance認證考試在競爭激烈的IT行業中越來越受歡迎，報名參加考試的人越來越多。但是它的難度並沒有減小，依然很難通過考試，畢竟這是個權威的檢驗電腦專業知識和資訊技術能力的考試。一般人為了通過Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance 認證考試都需要花費大量的時間和精力來復習備考。

通過VCESoft你可以獲得最新的關於Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance 認證考試的練習題和答案。請早點擁有它吧，它能讓你通過你的第一次參加的Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance 認證考試。目前最新的Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance 認證考試的考試練習題和答案是VCESoft獨一無二擁有的。

>> [Virginia-Life-Annuities-and-Health-Insurance證照](#) <<

## 可靠的Virginia-Life-Annuities-and-Health-Insurance證照 & 認證考試材料 領導者和更新的最新Virginia-Life-Annuities-and-Health-Insurance考題

機會從來都是屬於那些有準備的人。但是，當屬於我們的機會到來的時候我們是否能成功地抓住它呢？正在準備Virginia Insurance的Virginia-Life-Annuities-and-Health-Insurance考試的你，是否抓住了VCESoft這個可以讓你成功的機會呢？VCESoft的Virginia-Life-Annuities-and-Health-Insurance資料是你可以順利通過考試的保障，有了它，你將節省大量的時間，高效率地準備考試。如果你用了VCESoft的資料，你可以很明顯地感覺到它的與眾不同和它的高品質。這絕對是你成功的一個捷徑。它可以讓你充分地準備Virginia-Life-Annuities-and-Health-Insurance考試。

## 最新的 Virginia Insurance License Virginia-Life-Annuities-and-Health-Insurance 免費考試真題 (Q83-Q88):

### 問題 #83

Which is true about an adjustable life insurance policy?

- A. The policy while in force can alternate between forms of term life insurance and whole life insurance
- B. The only nonforfeiture option available is cash
- C. It is a form of retirement income annuity
- D. No settlement options are available

答案：A

#### 解題說明：

Adjustable life insurance (Virginia Code § 38.2-3113.1) allows flexibility in face amount and premiums, effectively shifting between term (lower cost, no cash value) and whole life (higher cost, cash value) features while in force (option A). Option B is false; nonforfeiture options include cash, reduced paid-up, or extended term. Option C is false; settlement options (e.g., lump sum) apply as with other policies. Option D is wrong; it's life insurance, not an annuity. The study guide likely explains this adaptability—e.g., increasing premiums to build cash value (whole life)—making A the true statement.

#### 問題 #84

Which of the following is an advantage of term life insurance?

- A. It provides insurance protection on a permanent basis
- B. It will be cost-effective in the long term if it is maintained to age 65 and beyond
- C. The initial premium is lower than for an equivalent amount of whole life insurance
- D. The cost is about the same as whole life insurance

#### 答案：C

#### 解題說明：

Detailed Answer in Step-by-Step Solution:

\* Term life insurance's primary advantage is its lower initial premium (D) compared to whole life for the same death benefit, due to its temporary nature and lack of cash value.

\* Option A (same cost) is false; term is cheaper. Option B (cost-effective long-term) is incorrect; premiums rise with renewals.

Option C (permanent) applies to whole life, not term.

The Virginia study guide highlights that term life insurance offers affordable initial premiums for temporary coverage, making it attractive for short-term needs compared to whole life. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Types of Life Insurance."

#### 問題 #85

When an HIV test is requested by a health insurer, who signs the consent form?

- A. The applicant
- B. The insurance agent
- C. The medical laboratory technician
- D. The applicant's physician

#### 答案：A

#### 解題說明：

Virginia Code § 38.2-600 requires written consent for HIV testing in insurance underwriting, signed by the applicant (option A) to comply with privacy laws (e.g., Virginia Code § 32.1-36.1). This ensures the individual authorizes the test, protecting their rights.

Option B (physician) may order tests but doesn't consent for insurance. Option C (agent) facilitates but can't consent. Option D (technician) performs the test, not authorizes it. The study guide likely stresses this consent process in a privacy section, with examples of applicants signing before blood draws, making A the correct party.

#### 問題 #86

After an insured's death, the insurer learned that the age on the application for a whole life insurance policy was understated by five years. The rate per \$1,000 for the applicant's actual age was \$18, and the rate for the understated age was \$15. How much will the insurer pay?

- A. Nothing at all
- B. 95% of the policy face amount
- C. 15/18 of the policy face amount
- D. The policy face amount

#### 答案：C

#### 解題說明：

Detailed Answer in Step-by-Step Solution:

- \* When age is misstated, the insurer adjusts the death benefit based on the premium paid versus what should have been paid.
- \* Premium paid: \$15 per \$1,000 (understated age). Correct premium: \$18 per \$1,000 (actual age).
- \* Ratio:  $\$15/\$18 = 5/6$  of the intended coverage. Thus, the benefit is  $15/18$  of the face amount (A).
- \* Option B (95%) is arbitrary. Option C (full amount) ignores the misstatement. Option D (nothing) applies only in fraud cases beyond the contestability period, not specified here.

The Virginia study guide states that under the misstatement of age provision, the benefit is adjusted proportionally to the premium paid versus the correct premium, not denied entirely. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Life Insurance Policy Provisions."

### 問題 #87

A coordination of benefits provision is included in group health insurance to reduce:

- A. Probationary periods
- B. Waiting periods
- C. Dependent coverage
- D. Overinsurance

### 答案: D

解題說明:

Detailed Answer in Step-by-Step Solution:

- \* The coordination of benefits (COB) provision prevents overinsurance (B) by ensuring that total payments from multiple group plans don't exceed 100% of covered expenses, avoiding duplication.
- \* It doesn't affect dependent coverage (A), probationary periods (C), or waiting periods (D), which are unrelated to claim payments.

The Virginia study guide describes COB as a mechanism to coordinate payments among multiple insurers, reducing overinsurance and ensuring fair claim distribution. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Group Health Insurance Provisions."

### 問題 #88

關於Virginia-Life-Annuities-and-Health-Insurance認證考試的相關資料，有很多網站都可以提供。但是，他們都不能保證考試資料的品質，同時也不能給你考試失敗就全額退款的保障。比起那些普通的參考資料，VCESoft的Virginia-Life-Annuities-and-Health-Insurance考古題完全是一個值得你利用的工具。在VCESoft的指導和幫助下，你完全可以充分地準備考試，並且可以輕鬆地通過考試。如果你想在IT行業有更大的發展，那你有必要參加IT認證考試。如果你想順利通過你的IT考試嗎，那麼你完全有必要使用VCESoft的考古題。

**最新Virginia-Life-Annuities-and-Health-Insurance考題:** <https://www.vcesoft.com/Virginia-Life-Annuities-and-Health-Insurance-pdf.html>

Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance證照關於下載免費樣版，您在我公司的官方網址輸入有效電子郵件，即可快速免費下載，一分鐘即可查看，如果你仍然在努力學習為通過Virginia Insurance的Virginia-Life-Annuities-and-Health-Insurance考試認證，我們VCESoft為你實現你的夢想，軟體版本的Virginia-Life-Annuities-and-Health-Insurance考古題作為一個測試引擎，可以幫助你隨時測試自己的準備情況，購買最新的Virginia-Life-Annuities-and-Health-Insurance考古題，您將擁有100%成功通過Virginia-Life-Annuities-and-Health-Insurance考試的機會，我們產品的品質是非常好的，而且更新的速度也是最快的，Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance是一個檢驗IT專業知識水準認證考試，在IT行業中也是一個分量相當重的認證考試，選擇VCESoft 最新Virginia-Life-Annuities-and-Health-Insurance考題的培訓資料你將得到你最想要的培訓資料。

有的妖獸口吐火焰，噴在了陣法的光幕之上，令人驚訝的是，涼州牧高臨親自過來了，關於下載免費樣版，您在我公司的官方網址輸入有效電子郵件，即可快速免費下載，一分鐘即可查看，如果你仍然在努力學習為通過Virginia Insurance的Virginia-Life-Annuities-and-Health-Insurance考試認證，我們VCESoft為你實現你的夢想。

## Virginia-Life-Annuities-and-Health-Insurance認證考試的題目與答案

軟體版本的Virginia-Life-Annuities-and-Health-Insurance考古題作為一個測試引擎，可以幫助你隨時測試自己的準備情況，購買最新的Virginia-Life-Annuities-and-Health-Insurance考古題，您將擁有100%成功通過Virginia-Life-Annuities-and-Health-Insurance考試的機會，我們產品的品質是非常好的，而且更新的速度也是最快的，Virginia Insurance Virginia-

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