

Testking Virginia-Life-Annuities-and-Health-Insurance Learning Materials - Virginia-Life-Annuities-and-Health-Insurance Certification Dumps



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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">• 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.
Topic 2	<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 3	<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 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"> 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 6	<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 7	<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 8	<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 9	<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 10	<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 11	<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 12	<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.

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Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q188-Q193):

NEW QUESTION # 188

Under what circumstances will a contingent beneficiary be entitled to proceeds from a life insurance policy?

- A. After proceeds are paid to the primary beneficiary
- B. After all outstanding debts of the insured have been settled
- C. **If the primary beneficiary has predeceased the insured**
- D. If the contingent beneficiary is a child of the insured

Answer: C

Explanation:

A contingent beneficiary is the person designated to receive life insurance proceeds only if the primary beneficiary is unable to do so, usually because the primary beneficiary has died before the insured. This designation ensures that benefits are still directed to another party without passing through the estate.

Exact Extract (Virginia Life & Annuities Study Guide): "Contingent beneficiary-person designated to receive policy proceeds if the primary beneficiary dies before the insured." Reference (Virginia Documents / Study Guide):

- Virginia Life & Annuities Insurance Examination Outline, Section 5.2 Beneficiaries
- Virginia Consumer's Guide to Life Insurance, Beneficiary Designation Section

NEW QUESTION # 189

When a health insurer requires a covered individual to undergo a physical examination, who pays the cost of the examination?

- A. The premium payor
- B. The insurer
- C. The patient or parent of the patient
- D. The principal insured individual

Answer: B

Explanation:

Detailed Answer in Step-by-Step Solution:

* If a health insurer requires a physical exam (e.g., for underwriting or claims), the insurer pays the cost (D), as it's their condition for coverage or payment.

* The premium payor (A), insured (B), or patient (C) aren't responsible for insurer-mandated exams.

The Virginia study guide specifies that insurer-required exams, such as for contesting claims, are at the insurer's expense, per the physical examination provision. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Health Insurance Policy Provisions."

NEW QUESTION # 190

On an application for individual health insurance, all of the following are typically included on the agent's report EXCEPT:

- A. Applicant's signature
- B. Agent's relationship to the applicant
- C. Applicant's general character
- D. Applicant's financial status

Answer: A

Explanation:

The agent's report includes observations on the applicant's financial status, character, and other relevant factors, but the applicant's signature belongs on the application form, not the agent's report.

Exact Extract (Virginia Health Insurance Study Guide): "The agent's report is confidential and includes information on financial condition and character. It does not contain the applicant's signature." Reference (Virginia Documents / Study Guide):

- Virginia Health Insurance Examination Outline, Field Underwriting

NEW QUESTION # 191

The length of time for which claims will be paid under a long-term care insurance policy is known as:

- A. The recovery period
- B. The benefit period
- C. The elimination period
- D. The hospitalization period

Answer: B

Explanation:

The "benefit period" in a long-term care insurance policy refers to the length of time over which the insurer will pay benefits for covered services. This period can vary depending on the terms of the policy, and it typically starts when the policyholder begins receiving care and continues for a specified duration or until the benefit limit is exhausted. The other options, such as the hospitalization period or recovery period, do not relate to the time claims are paid under long-term care policies.

NEW QUESTION # 192

When first joining an HMO, a member usually will be asked to select a:

- A. Medical director
- B. Rider
- C. Copayment amount
- D. Primary care physician

Answer: D

Explanation:

In an HMO, members designate a primary care physician (PCP) who coordinates care and issues referrals to specialists. This gatekeeper function is a hallmark of HMO plans.

Exact Extract (Virginia HMO Study Guide): "HMO members select a primary care physician responsible for providing and coordinating all medical care." Reference (Virginia Documents / Study Guide):

- Virginia Health Insurance Examination Outline, HMO Characteristics

NEW QUESTION # 193

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