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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>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 2	<ul style="list-style-type: none"> <li>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.</li> </ul>
Topic 3	<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 4	<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 5	<ul style="list-style-type: none"> <li>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.</li> </ul>
Topic 6	<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 7	<ul style="list-style-type: none"> <li>Disability Income and Related Insurance: This domain addresses disability income insurance including benefit qualifications, individual and group policy features, riders, underwriting considerations, business applications, and Social Security and workers compensation benefits.</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>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>
Topic 10	<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>

## Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q242-Q247):

### NEW QUESTION # 242

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

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

**Answer: C**

Explanation:

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."

#### NEW QUESTION # 243

The information which gives an insurer necessary personal data regarding an individual and helps determine whether the individual can be insured under an individual health insurance policy is contained in the:

- A. Policy schedule
- B. Agent's statement
- C. Enrollment form
- **D. Application**

**Answer: D**

Explanation:

Virginia Code § 38.2-3501 requires individual health insurance policies to incorporate the application as part of the contract, as it contains critical personal data (e.g., name, age, medical history) used to determine insurability (option C). This document-completed by the applicant and agent-details health conditions, lifestyle factors (e.g., smoking), and other risk indicators the underwriter evaluates-e.g., a 30-year-old with asthma noted for rating. Option A (enrollment form) applies to group health plans, not individual policies, where employees join a pre-set plan. Option B (policy schedule) summarizes coverage (e.g., limits, premiums) after issuance, not initial data for underwriting. Option D (agent's statement) may supplement the application with observations, but it's not the primary source; the application itself holds the insured's data.

The study guide likely highlights the application's role in a health insurance section, with examples-e.g., a question about prior hospitalizations triggering a premium adjustment-making C the key document, per Virginia's legal requirement that it be attached to the policy (§ 38.2-3503) for transparency and enforceability.

#### NEW QUESTION # 244

Which of the following terms may NOT be used in the advertisement of Accident and Sickness Insurance?

- **A. Unlimited Benefits**
- B. Pre-existing conditions
- C. Exclusions
- D. Reductions

**Answer: A**

Explanation:

Virginia Code § 38.2-503 prohibits unfair or deceptive advertising in insurance, including Accident and Sickness policies. Terms like "reductions" (option A), "exclusions" (option B), and "pre-existing conditions" (option C) are factual policy features that must be disclosed clearly under Virginia Administrative Code 14VAC5-41-10 et seq., ensuring transparency. However, "unlimited benefits" (option D) is misleading if untrue, as all policies have limits (e.g., maximum benefits or coverage caps). Advertising "unlimited benefits" without substantiation violates Virginia's rules against exaggerated or false claims, risking consumer deception. The study guide likely warns against such terms, citing examples where insurers faced penalties for overstating coverage, making D the prohibited choice.

#### NEW QUESTION # 245

What are long-term care insurance "ADL's"?

- **A. Activities of daily living**
- B. Approved doctor lists
- C. Aggregate dollar limits
- D. Aggregate days limitation

**Answer: A**

Explanation:

Virginia Code § 38.2-5200 defines ADLs (Activities of Daily Living, option C) as essential tasks-e.g., bathing, dressing, eating-used to determine LTC benefit eligibility (typically inability to perform 2 of 6). Option A (aggregate dollar limits) refers to coverage caps, not ADLs. Option B (aggregate days limitation) might confuse with elimination periods, not ADLs. Option D (approved doctor lists) relates to provider networks, not functional criteria. The study guide likely details ADLs with examples-e.g., needing help with mobility-emphasizing their role in claims, making C the correct term.

#### NEW QUESTION # 246

When there is a misstatement of age by an applicant for a disability income policy:

- A. The company will cancel the policy immediately upon discovery of the misstatement of age
- **B. Any amount payable will be the amount of coverage the premium would have purchased at the insured's correct age**
- C. The policy will be void from its inception because of the insured's misrepresentation
- D. The insurer is not liable for any claims made during the period before correction of the insured's age

**Answer: B**

Explanation:

The misstatement of age provision adjusts benefits to reflect the correct age at which premiums should have been paid. The insurer does not void or cancel the policy; instead, it adjusts the coverage to the amount the paid premium would have purchased at the correct age.

Exact Extract (Virginia Uniform Policy Provisions): "In the event of misstatement of age, benefits payable under the policy shall be adjusted to the amount the premium would have purchased at the correct age." Reference (Virginia Documents / Study Guide):  
- Code of Virginia §38.2-3514 (Uniform individual accident and sickness policy provisions - Misstatement of age)

#### NEW QUESTION # 247

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Many students often start to study as the exam is approaching. Time is very valuable to these students, and for them, one extra hour of study may mean 3 points more on the test score. If you are one of these students, then Virginia Life, Annuities, and Health Insurance Examination Series 11-01 exam tests are your best choice. Because students often purchase materials from the Internet, there is a problem that they need transport time, especially for those students who live in remote areas. When the materials arrive, they may just have a little time to read them before the exam. However, with Virginia-Life-Annuities-and-Health-Insurance Exam Questions, you will never encounter such problems, because our materials are distributed to customers through emails.

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