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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">• 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 2	<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 3	<ul style="list-style-type: none">• 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.
Topic 4	<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 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">• 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 7	<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 8	<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 9	<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 10	<ul style="list-style-type: none">• 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.
Topic 11	<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 12	<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 13	<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.

Virginia Insurance Virginia Life, Annuities, and Health Insurance

Examination Series 11-01 Sample Questions (Q60-Q65):

NEW QUESTION # 60

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

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

Answer: A

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 # 61

To determine whether unfair trade practices have been violated, who has the power to examine a licensee's books and records?

- A. The Federal Deposit Insurance Corporation
- B. The Virginia Insurance Guaranty Association
- C. The National Association of Insurance Commissioners
- D. The Bureau of Insurance

Answer: D

Explanation:

The Bureau of Insurance has the authority to examine a licensee's books and records to determine if unfair trade practices have been violated. This regulatory body ensures compliance with state insurance laws and regulations, and it has the power to investigate potential violations within the industry. The National Association of Insurance Commissioners (NAIC) provides model laws but does not have regulatory power over individual insurers.

NEW QUESTION # 62

A group life insurance plan must insure all eligible employees if the:

- A. Employer pays the entire premium
- B. Group was formed for the express purpose of obtaining insurance
- C. Employees are covered under a retirement plan
- D. Employer pays for a group health insurance plan

Answer: A

Explanation:

Under Virginia law, a group life insurance plan must insure all eligible employees if the employer pays the entire premium. This is a requirement to ensure fairness and equal coverage for all employees, as employer-paid premiums typically result in mandatory participation. If the employee contributes to the premium, participation may be optional. The other options do not trigger the requirement to insure all eligible employees.

NEW QUESTION # 63

An insured died six months after a life insurance policy was issued. The full death benefit will NOT be paid if the cause of death was:

- A. Heart attack
- B. Lung cancer

- C. Accidental injury
- D. Suicide

Answer: D

Explanation:

Detailed Answer in Step-by-Step Solution:

* Life insurance policies typically include a two-year suicide clause; if the insured dies by suicide within this period (e.g., six months), the insurer pays only a refund of premiums, not the full death benefit (C).

* Options A (accidental injury), B (lung cancer), and D (heart attack) are covered causes, barring misrepresentation or exclusions, within the first two years.

The Virginia study guide notes that the suicide provision limits payment to premiums paid if suicide occurs within two years of issuance, protecting insurers from early intentional loss. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Life Insurance Policy Provisions."

NEW QUESTION # 64

Life insurance policies are required to have all of the following provisions EXCEPT:

- A. The grace period clause
- B. The misstatement of age clause
- C. The waiver of premium clause
- D. The incontestability clause

Answer: C

Explanation:

Detailed Answer in Step-by-Step Solution:

* Life insurance policies must include a misstatement of age clause (B), grace period clause (C), and incontestability clause (D) as standard provisions under state law.

* The waiver of premium clause (A) is optional, typically a rider, not a required provision.

The Virginia study guide lists mandatory life insurance provisions (e.g., grace period, incontestability, misstatement of age) but notes that waiver of premium is an optional benefit, not required. Reference:

Virginia Life, Annuities, and Health Insurance study guide, section on "Life Insurance Policy Provisions."

NEW QUESTION # 65

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