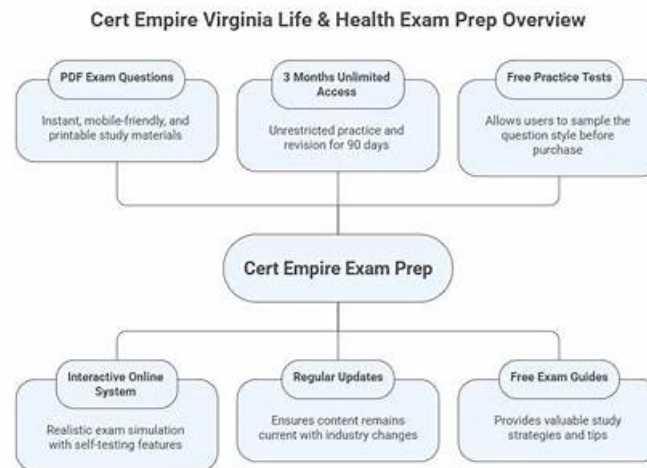


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Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance Exam Syllabus Topics:

Topic	Details

Topic 1	• 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 2	• 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 3	• 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	• 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 5	• 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.
Topic 6	• 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	• 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	• 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.

Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q297-Q302):

NEW QUESTION # 297

The overall authority of an insurance agent includes:

- A. Implied authority
- B. Imposed authority
- C. Absolute authority
- D. Residual authority

Answer: A

Explanation:

An insurance agent's overall authority is typically classified as implied authority. This refers to the powers that are not explicitly stated in the agent's contract but are understood to be part of the agent's role in conducting business. Implied authority includes activities such as explaining policy details to clients and collecting premiums. "Imposed" and "residual" authorities are not common terms in the insurance industry, while "absolute authority" is typically reserved for higher-level management or organizational authority.

NEW QUESTION # 298

(Which one of the following life insurance settlement options guarantees that benefits will be paid on a life-long basis to two or more people?)

- A. Joint and survivor

- B. Life income with period certain
- C. Life income only
- D. Life income with refund

Answer: A

Explanation:

The joint and survivor settlement option provides income payments for the lifetime of two or more individuals. Payments continue as long as at least one of the named beneficiaries is alive. This option is commonly used by married couples to ensure ongoing income for a surviving spouse after the first beneficiary's death. Life income only, life income with refund, and life income with period certain are based on a single life and do not guarantee payments for multiple lifetimes. The defining feature of the joint and survivor option is its ability to cover more than one person for life, making it the correct answer.

NEW QUESTION # 299

What is the effect on a life insurance policy if the insured fails to repay the full value of loans taken against the policy?

- A. The death benefit is reduced.
- B. The premium is increased.
- C. Dividends are suspended.
- D. The policy lapses immediately.

Answer: A

Explanation:

Virginia Code § 38.2-3205 governs policy loans in life insurance. When an insured borrows against the policy's cash value and fails to repay the loan (principal plus interest), the outstanding amount is deducted from the death benefit upon the insured's death. Option C correctly states this reduction. Option A is false; premiums are fixed unless the policy is adjustable, and loans don't alter them. Option B is incorrect; dividends depend on insurer performance and policy terms, not loan repayment, though they might be applied to reduce the loan if elected. Option D is wrong; immediate lapse occurs only if the loan exceeds the cash value and premiums aren't paid, not simply from non-repayment. The study guide likely stresses that the death benefit is the primary adjustment mechanism, ensuring the insurer recovers the loan while honoring the policy, making C the accurate choice.

NEW QUESTION # 300

If an employee in poor health is part of a large group that is acceptable for group life insurance, that employee is:

- A. Eligible for coverage, but on a rated basis
- B. Eligible for the same type of coverage as other employees
- C. Ineligible for coverage under the plan
- D. Eligible for coverage more limited than that of other employees

Answer: B

Explanation:

Group life insurance in Virginia, governed by Virginia Code § 38.2-3318 et seq., operates on a "group underwriting" basis, meaning coverage is issued to the group as a whole without individual health assessments. For large groups (typically over 10 employees, though Virginia defines "large" contextually), insurers accept the entire eligible group without requiring evidence of insurability, provided the group meets participation and eligibility standards (e.g., active employees). Option C reflects this: an employee in poor health, as part of an acceptable group, receives the same coverage as others, as health status doesn't affect eligibility or terms. Option A (ineligible) is false; group plans don't exclude based on individual health. Option B (rated basis) applies to individual policies where substandard risks increase premiums, not group plans where risk is pooled. Option D (limited coverage) contradicts the uniformity of group coverage terms. The study guide likely highlights this non-discriminatory feature of group life, ensuring equal benefits for all eligible members, making C the correct answer per Virginia's legal and practical framework.

NEW QUESTION # 301

(All employer-sponsored qualified retirement plans are generally required to open participation to any employee age 21 or over with a minimum of how many years of service?)

- A. 3 years

- B. 7 years
- **C. 1 year**
- D. 5 years

Answer: C

Explanation:

Qualified retirement plans are subject to federal participation standards to ensure broad employee access. Generally, employees age 21 or older must be allowed to participate after completing one year of service. One year of service typically means working at least 1,000 hours during a 12-month period. While some plans may impose longer vesting schedules for employer contributions, participation requirements are designed to prevent unreasonable exclusion of employees. The other options exceed the standard participation limit and are not consistent with general qualified plan rules. Therefore, one year of service is the correct minimum requirement.

NEW QUESTION # 302

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