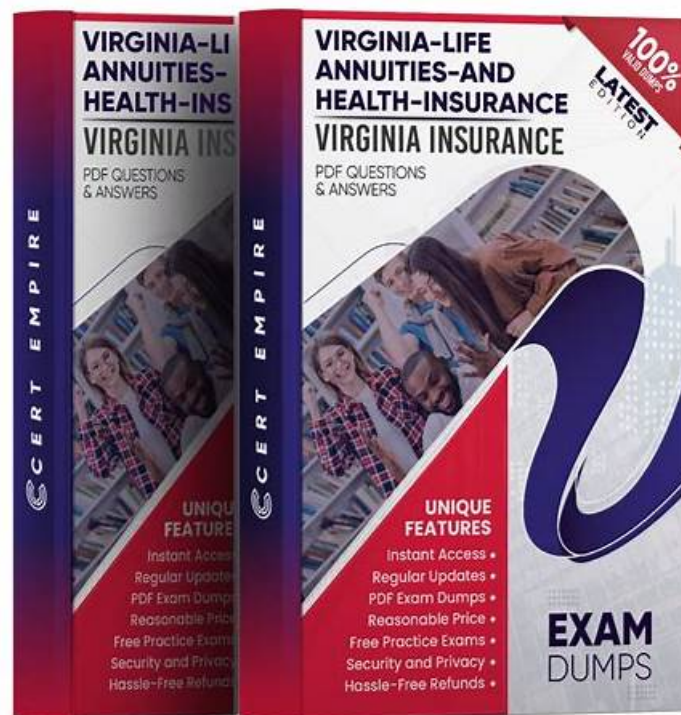


Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance Questions PDF To Unlock Your Career [2026]



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

Topic	Details
Topic 1	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 2	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 3	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 4	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 5	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 6	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 7	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 8	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.

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Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q344-Q349):

NEW QUESTION # 344

Under which type of policy are benefit payments treated as taxable income?

- A. Key person disability income
- B. Business overhead expense
- **C. Individual disability income**
- D. Disability buy-sell

Answer: C

Explanation:

Detailed Answer in Step-by-Step Solution:

* Individual disability income (C) benefits are taxable if the insured paid premiums with pre-tax dollars (e.g., employer-paid), but tax-free if paid with after-tax dollars. The question implies taxable benefits, typical when premiums are deductible.

* Business overhead expense (A), disability buy-sell (B), and key person disability (D) benefits are generally tax-free to the business or recipient, as premiums are not deductible.

The Virginia study guide, per IRS rules, states that individual disability income benefits are taxable if premiums were paid pre-tax (e.g., by an employer), unlike business-related disability policies where benefits serve specific tax-exempt purposes. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Taxation of Insurance Benefits."

NEW QUESTION # 345

(Which of the following is one characteristic of a SIMPLE IRA plan?)

- **A. Employers do not have filing requirements**

- B. Employees are vested after 10 years of service
- C. Employers must have a minimum of 500 employees to participate
- D. Employees are mandatory contributors

Answer: A

Explanation:

A SIMPLE IRA plan is designed for small employers and is known for ease of administration. One key characteristic is that employers generally do not have complex annual filing requirements, unlike many qualified retirement plans that require detailed reporting. Employees may choose whether or not to contribute through salary deferrals, so contributions are not mandatory. SIMPLE IRA plans have immediate vesting, meaning employees are 100% vested in both employer and employee contributions right away, not after years of service. Additionally, SIMPLE IRA plans are limited to employers with 100 or fewer employees, not 500. The simplicity and low administrative burden make these plans attractive to small businesses.

NEW QUESTION # 346

Responsibilities of the life insurance agent in the process of underwriting include all of the following EXCEPT:

- **A. Determining the final rate classification**
- B. Notifying the insurer of any material information not in the application
- C. Seeking any additional information requested by the insurer
- D. Gathering complete information for the application

Answer: A

Explanation:

Detailed Answer in Step-by-Step Solution:

* Agents assist underwriting by collecting application data (A), obtaining additional info (C), and reporting material facts (D), but determining the final rate classification (B) is the insurer's underwriter's role, not the agent's.

* Rate classification involves risk assessment, which is beyond an agent's authority.

The Virginia study guide specifies that agents facilitate underwriting by providing accurate information, while the insurer's underwriters set rates based on that data. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Underwriting Process."

NEW QUESTION # 347

The preventive medical care benefit sometimes provided in a Medicare supplement policy covers:

- A. Hospitalization
- **B. Annual physical exams**
- C. Skilled nursing care
- D. Home health care

Answer: B

Explanation:

Certain Medicare supplement policies in Virginia may include preventive benefits not fully covered by Medicare, such as annual physical exams. These benefits are limited and distinct from core Medicare Part A (hospitalization) and Part B (medical) services. Exact Extract (Virginia Medicare Supplement Study Guide): "Preventive medical care benefit may include annual physical exams and preventive screening tests, which are not part of basic Medicare coverage." Reference (Virginia Documents / Study Guide):
- Virginia Health Insurance Examination Outline, Medicare Supplement Provisions

NEW QUESTION # 348

(In Virginia, regulations for variable insurance contracts are set by all of the following EXCEPT:)

- A. Securities and Exchange Commission
- **B. State attorney general's office**
- C. Bureau of Insurance
- D. State securities authorities

Answer: B

Explanation:

Variable insurance products, such as variable life insurance and variable annuities, are regulated at both the state and federal levels because they involve securities components. In Virginia, oversight is shared by the Bureau of Insurance and state securities authorities, while the Securities and Exchange Commission provides federal regulation.

The State Attorney General's office does not directly regulate or establish rules for variable insurance contracts. Its role is limited to enforcement of general consumer protection laws rather than insurance product regulation. Therefore, option D is the correct exception.

Virginia licensing education stresses the dual regulation of variable products and the requirement that agents selling them hold both insurance and securities registrations.

NEW QUESTION # 349

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