

試験の準備方法-素晴らしいVirginia-Life-Annuities-and-Health-Insuranceテストトレーニング試験-ユニークなVirginia-Life-Annuities-and-Health-Insurance学習教材

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Reasons to Choose The Annuity Expert for Annuities	What You Could Lose By Not Working With Us
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No Out-of-Pocket Fees Transparent, no hidden charges. We earn commissions from insurance companies (not you).	Hefty Out-of-Pocket Fees Unexpected expenses without transparency eating into your savings.
No Stock Market Losses Safeguard against market risks by offering annuities without exposure.	Lose Control of Savings Without our emphasis on liquidity, your access to funds may be limited or eliminated.
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P.S. It-PassportsがGoogle Driveで共有している無料かつ新しいVirginia-Life-Annuities-and-Health-Insuranceダンプ: https://drive.google.com/open?id=16hOSaeVCmz591gawp_gMlkndFeGFs5Gz

IT技術の発展に従って、Virginia-Life-Annuities-and-Health-Insurance試験資格認定証明書を持つ人はますます多くなっていました。どんなVirginia-Life-Annuities-and-Health-Insurance試験参考書を選びますか？ここで、お勧めたいのは弊社のVirginia-Life-Annuities-and-Health-Insurance試験参考書です。Virginia-Life-Annuities-and-Health-Insurance試験参考書の内容は全面的で、わかりやすいです。そのほかに、Virginia-Life-Annuities-and-Health-Insurance試験の合格率は高い、多くの受験者が試験に合格しました。だから、弊社のVirginia-Life-Annuities-and-Health-Insurance試験参考書はいろいろな資料の中で目立っています。

Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance 認定試験の出題範囲:

トピック	出題範囲
トピック 1	<ul style="list-style-type: none"> 一般保険: この分野では、リスク管理方法、保険業者の種類、代理店権限、契約を規定する法理を含む保険契約の重要な要素と特徴など、基本的な保険の概念を紹介します。
トピック 2	<ul style="list-style-type: none"> 高齢者および特別なニーズを持つ個人向けの保険: このドメインでは、メディケアパートAD、標準化されたプランとバージニア州の規制を含むメディケア補足保険、メディケア対象者向けのその他の補償オプション、および包括的な長期介護保険の要件について説明します。
トピック 3	<ul style="list-style-type: none"> 年金: このドメインでは、年金の原則、即時年金と延期年金、支払いオプション、固定年金と変動年金を含む商品タイプ、退職所得と課税繰り延べ成長の用途について説明します。
トピック 4	<ul style="list-style-type: none"> 健康保険に関する連邦税の考慮事項: このドメインでは、個人所有および雇用主が提供する健康保険、企業障害保険、およびHSA、HRA、FSAなどの税制優遇口座に対する連邦税の取り扱いを検討します。
トピック 5	<ul style="list-style-type: none"> 障害所得および関連保険: このドメインでは、給付資格、個人および団体のポリシー機能、特約、引受の考慮事項、ビジネスアプリケーション、社会保障および労働者災害補償給付を含む障害所得保険を扱います。
トピック 6	<ul style="list-style-type: none"> 個人健康保険ポリシーの一般条項: このドメインでは、契約条件、請求手続き、猶予期間、更新可能性の分類、無料検討期間など、個人健康保険ポリシーの統一された必須条項とオプション条項をカバーします。
トピック 7	<ul style="list-style-type: none"> 医療プラン: このドメインでは、主要な医療、HMO、PPO、POSプランなどの医療保険提供システムに加えて、コスト抑制戦略、バージニア州の資格要件、HIPAA規定、HSAについても調査します。
トピック 8	<ul style="list-style-type: none"> 団体健康保険: このドメインでは、団体健康保険の特徴、対象グループ、引受基準、従業員および扶養家族の資格、COBRAに基づく補償の継続、および小規模雇用主プランの要件について説明します。

トピック 9	<ul style="list-style-type: none"> 生命保険と年金に関する連邦税の考慮: このドメインでは、死亡給付、保険契約者貸付、修正養老保険契約、非適格年金、IRA、およびセクション 1035 交換を含む生命保険と年金の連邦税の取り扱いについて検討します。
トピック 10	<ul style="list-style-type: none"> 適格プラン: このドメインでは、資格要件、税制上の優遇措置、SEP、401(k)、403(b) プランなどのさまざまなプランタイプを含む、雇用主が提供する退職プランについて説明します。
トピック 11	<ul style="list-style-type: none"> 歯科保険: このドメインでは、治療の種類、補償プランの構造、給付カテゴリ、控除額と共同保険、雇用主のグループ歯科プランなどの歯科保険を扱います。
トピック 12	<ul style="list-style-type: none"> 保険規制: この分野は、バージニア州の保険代理店および保険会社に対する規制枠組み（免許、任命、継続教育、懲戒処分、州企業委員会の権限など）を網羅しています。また、公正信用報告法（FCRA）やACA市場改革といった連邦規制についても取り上げています。

>> Virginia-Life-Annuities-and-Health-Insurance テストトレーニング <<

Virginia-Life-Annuities-and-Health-Insurance学習教材、Virginia-Life-Annuities-and-Health-Insurance関連受験参考書

我々の提供する資料は高品質で的中率も高いです。このVirginia-Life-Annuities-and-Health-Insurance模擬問題集を利用して、試験に参加するあなたはVirginia-Life-Annuities-and-Health-Insurance試験に合格できると信じています。ご安心に我々の問題集を利用してください。我々はあなたに最大の利便性をもたらすために、一番いいVirginia-Life-Annuities-and-Health-Insurance問題集を提供して、あなたが合格できるのを確保します。

Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 認定 Virginia-Life-Annuities-and-Health-Insurance 試験問題 (Q332-Q337):

質問 # 332

Under an absolute assignment, a life insurance policy owner transfers:

- A. All policy ownership rights to a new owner
- B. Limited policy rights to another party
- C. Ownership rights as collateral for a loan
- D. The requirement to pay premiums to a third party

正解: A

解説:

Detailed Answer in Step-by-Step Solution:

* An absolute assignment transfers all ownership rights (C) of a life insurance policy to a new owner, relinquishing the original owner's control.

* Option A (limited rights) is a partial assignment. Option B (premium payment) is not ownership.

Option D (collateral) is a collateral assignment, not absolute.

The Virginia study guide defines absolute assignment as the complete transfer of all policy rights to a new owner, distinct from collateral assignments for loans. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Policy Assignments."

質問 # 333

A life insurance agent is normally responsible for all of the following EXCEPT:

- A. Approving policies for issue on behalf of the insurer
- B. Delivering newly issued policies to applicants

- C. Notifying the company if a new policy will replace an existing policy
- D. Collecting the initial premium from the applicant

正解: A

解説:

In Virginia, the responsibilities of a licensed life insurance agent (also called a producer) are clearly distinguished from those of the insurance company.

Delivery of policies: The agent must deliver newly issued policies to the applicant. Virginia regulations require that, upon policy delivery, the agent must also provide required disclosures and obtain any necessary signed statements (such as delivery receipts). Replacement notification: If an agent is aware that a new policy will replace an existing one, the agent must notify the insurance company and comply with Virginia's replacement regulations, which include providing written notices and ensuring that applicants are fully informed.

Collection of premiums: An agent is authorized to collect the initial premium from the applicant at the time of application or upon delivery of the policy, provided the insurer allows such practice.

However, approving policies for issue is not within the authority of an agent. Only the insurer has the legal authority to underwrite and approve policies for issue. Agents are producers and representatives of the insurer, but they do not possess underwriting authority to approve or reject applications.

This distinction is reinforced by the Virginia Bureau of Insurance regulations, which specify that the insurer is responsible for policy issuance and underwriting decisions, while agents are responsible for solicitation, policy delivery, disclosure, and premium collection. Reference (Virginia official documents and study materials):

Code of Virginia § 38.2-1825 (Agent's authority and responsibilities)

Code of Virginia § 38.2-1834 (Duties in policy replacement - notice requirements) Virginia Administrative Code 14VAC5-200-110 (Replacement regulations and disclosure duties) Virginia Life, Annuities & Health Insurance Study Guide - Producer responsibilities section

質問 # 334

If a patient with a preferred provider plan chooses to use a non-preferred provider, the patient usually can expect:

- A. 100% reimbursement for the service provided
- B. To have higher out-of-pocket expenses
- C. To pay the full cost of care
- D. A one-year waiting period before re-enrolling in the preferred provider plan

正解: B

解説:

Detailed Answer in Step-by-Step Solution:

* In a PPO, using a non-preferred (out-of-network) provider typically results in higher out-of-pocket expenses (A) due to lower reimbursement rates (e.g., 60% vs. 80% in-network) and potential excess charges.

* Option B (full cost) may apply to HMOs, not PPOs, which still offer some coverage. Option C (100% reimbursement) is false. Option D (waiting period) is unrelated to provider choice.

The Virginia study guide explains that PPOs offer flexibility to use out-of-network providers, but at a higher cost to the insured due to reduced coinsurance or additional charges. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Managed Care Plans."

質問 # 335

For health maintenance organization (HMO) members, self-referral means that members may:

- A. Refer to their own certificate for details of coverage
- B. Send other members to appropriate primary care physicians
- C. Decide when they need to see a specialist
- D. Enroll in wellness programs without obtaining permission from the HMO

正解: C

解説:

In the context of Health Maintenance Organizations (HMOs), self-referral typically allows members to directly seek certain care or specialists without the need for a referral from their primary care physician (PCP). In HMO models, there are provisions where, in

certain circumstances, members can decide to see a specialist without the formal referral process. This ability may be restricted or require prior approval depending on the specific plan provisions, but generally, members cannot arbitrarily make decisions about seeing specialists or obtaining certain health services without consulting the HMO guidelines. The best option here reflects the ability of the member to "decide" when a specialist is needed within the structure of self-referral.

Reference:

質問 # 336

All of the following statements about independent agents are true EXCEPT:

- A. They own their renewal business.
- B. Their compensation is based on what they sell.
- C. They are responsible for their own expenses.
- D. They are employees of an insurer.

正解: D

解説:

Independent agents are not employees of any single insurer. They work independently, representing multiple insurance companies and are responsible for their own expenses. They earn compensation based on commissions from sales, and they typically own the renewal business, meaning they retain the commissions from renewing policies.

質問 # 337

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立派な生活を送るために、彼らはこの試験に関する専門知識の厳密な研究を行いました。 Virginia Life, Annuities, and Health Insurance Examination Series 11-01のトレーニング資料がありますので、完璧な練習資料の検索に時間をかけないでください。 Virginia-Life-Annuities-and-Health-Insurance試験準備の熟練度を保証できます。 ですから、これは決定的な選択です。 つまり、Virginia-Life-Annuities-and-Health-Insurance実践教材は、あなたが成功の成果を得るのに役立つことを意味します。

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