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Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance Questions - Latest Preparation Material (2026)

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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">• 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 2	<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 3	<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 4	<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 5	<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 6	<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 7	<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 8	<ul style="list-style-type: none"> 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 9	<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 10	<ul style="list-style-type: none"> 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 11	<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 12	<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.

Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q41-Q46):

NEW QUESTION # 41

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

- A. Employees are mandatory contributors
- B. Employees are vested after 10 years of service
- C. Employers must have a minimum of 500 employees to participate
- D. Employers do not have filing requirements

Answer: D

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 # 42

Which annuity may be appropriate for an individual, age 50, who wants to help pay for a grandchild's college expenses in fifteen years?

- A. A deferred annuity
- B. A pure life annuity
- C. An immediate annuity
- D. A survivorship annuity

Answer: A

Explanation:

A deferred annuity would be appropriate for an individual, age 50, who wants to help pay for a grandchild's college expenses in fifteen years. With a deferred annuity, the individual can make contributions now, and the annuity will accumulate value over time. The annuity will begin making payments in the future (in this case, fifteen years) to help fund the grandchild's college expenses. A survivorship annuity, immediate annuity, or pure life annuity would not be suitable for this purpose, as they either begin payments immediately or are focused on providing income for the lifetime of the annuitant.

NEW QUESTION # 43

Which benefit is usually excluded from major medical plan coverage?

- A. Custodial care
- B. Hospital expense
- C. Surgical expense
- D. Physicians' visits

Answer: A

Explanation:

Virginia Code § 38.2-3500 et seq. governs major medical plans, which cover catastrophic costs like hospital expenses (option A), physicians' visits (option C), and surgical expenses (option D). Option B (custodial care)-non-medical assistance with daily living (e.g., bathing)-is typically excluded, as it's not "medically necessary" under standard definitions (Virginia Code § 38.2-3407.10). The study guide likely lists inclusions (A, C, D) with examples-e.g., \$5,000 for surgery-versus exclusions like custodial care, covered by LTC policies instead, making B the usual exception.

NEW QUESTION # 44

Which type of insurance would cover long-term physical therapy or nursing services provided at the insured's residence?

- A. Disability income
- B. Nursing home
- C. Overhead expense
- D. Home health care

Answer: D

Explanation:

Home health care insurance covers long-term physical therapy or nursing services provided at the insured's residence. This type of insurance helps pay for the costs associated with receiving medical care in the home, such as nursing services, physical therapy, or assistance with activities of daily living. Nursing home insurance, on the other hand, covers care provided in a facility, not at home.

NEW QUESTION # 45

All of the following statements about employer-paid group disability income insurance are true EXCEPT:

- A. Employer-paid premiums are not taxed to the employee.
- **B. The monthly indemnity paid to an employee who becomes disabled is always tax-free.**
- C. The employer-paid premium is tax-deductible for the employer.
- D. The employer-paid premium is treated as an ordinary and necessary business expense.

Answer: B

Explanation:

The monthly indemnity paid to an employee under employer-paid group disability income insurance is not always tax-free. If the employer pays the premiums, the benefits received by the employee are typically taxed as income, unless the employee pays a portion of the premiums with after-tax dollars. The employer-paid premiums are deductible as a business expense for the employer, but the tax treatment of the indemnity benefits depends on who pays the premiums.

NEW QUESTION # 46

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By reviewing these results, you will be able to know and remove your mistakes. These Virginia-Life-Annuities-and-Health-Insurance practice exams are created as per the pattern of the Virginia-Life-Annuities-and-Health-Insurance real examination. Therefore, Virginia Life, Annuities, and Health Insurance Examination Series 11-01 (Virginia-Life-Annuities-and-Health-Insurance) mock exam takers will experience the real exam environment. It will calm down their nerves so they can appear in the Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance final test without anxiety or fear.

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