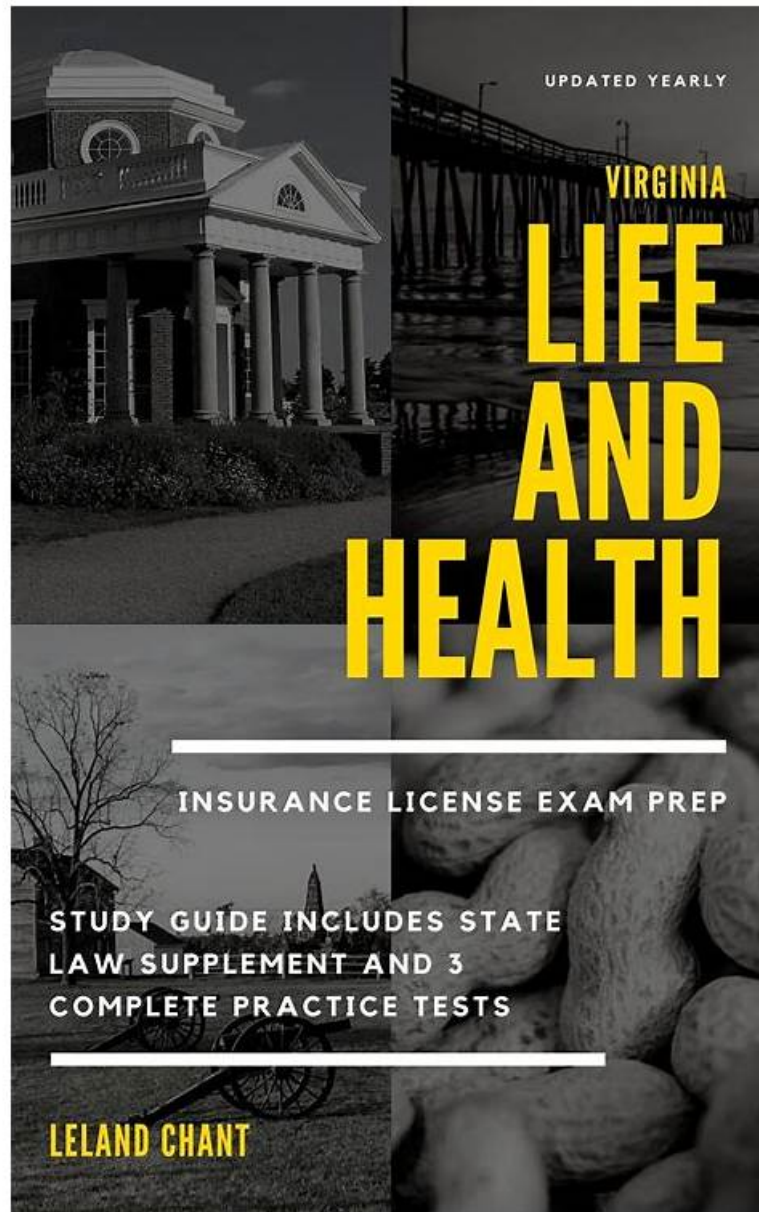


Features of Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance Web-Based Practice Exam



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

Topic	Details
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Topic 1	<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 2	<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 3	<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 4	<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 5	<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 6	<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 7	<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 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"> 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 10	<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 11	<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.

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Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q86-Q91):

NEW QUESTION # 86

In long-term care insurance, the guarantee of insurability option provides the insured with the ability to:

- A. Purchase additional insurance at a later date
- B. Extend coverage under the policy for the insured's lifetime
- C. Keep the same premium for the entire contract period
- D. Replace the policy at any time with one from a different insurer

Answer: A

Explanation:

Virginia Code § 38.2-5202 allows a guaranteed insurability option in LTC insurance, letting the insured buy additional coverage later (option A) without proving insurability, typically at set intervals or life events (e.g., inflation adjustment). Option B (replace with another insurer) isn't a policy feature; it's a market action.

Option C (lifetime extension) confuses with benefit periods, not insurability. Option D (fixed premium) relates to non-cancelable policies, not this rider. The study guide likely describes this with examples-e.g., adding \$1,000 monthly benefit at age 70-emphasizing future flexibility, making A the correct ability.

NEW QUESTION # 87

A preferred risk classification typically is available for life insurance applicants who:

- A. Have no other life insurance coverage
- B. Have a better than average life expectancy
- C. Smoke less than a pack of cigarettes each day
- D. Pay a flat extra-rated premium

Answer: B

Explanation:

A preferred risk classification is typically available for life insurance applicants who have a better-than-average life expectancy. These individuals are generally in excellent health, have no significant medical issues, and engage in behaviors that reduce health risks, such as non-smoking. Applicants in this category are eligible for lower premiums because they are considered lower risk.

NEW QUESTION # 88

If a claim payment is delayed under a health policy, the insurer must pay:

- A. Interest on the proceeds ONLY
- B. The claim proceeds ONLY
- C. The claim proceeds plus interest
- D. A \$1,000 penalty

Answer: C

Explanation:

Virginia law imposes "prompt pay" standards on insurers. If a claim is not paid within the legally required time frame, the insurer must not only pay the claim amount but also interest from the date payment should have been made. This protects policyholders from financial hardship caused by insurer delays. Exact extract: "Any insurer failing to pay claims when due shall be liable for the amount of the claim plus interest at the legal rate of interest from the date payment was due." This requirement ensures consumer protection by preventing insurers from using delay tactics.

Reference:

NEW QUESTION # 89

All of the following are types of insurance policy exchanges that can be made without current taxation EXCEPT:

- A. An annuity exchanged for another annuity contract
- B. A life insurance policy exchanged for another life policy
- **C. The exchange of an annuity for a life insurance policy**
- D. The exchange of a life insurance policy for an annuity

Answer: C

Explanation:

Under IRC § 1035, certain insurance exchanges avoid immediate taxation: option B (life to annuity), option C (annuity to annuity), and option D (life to life) qualify if like-kind and properly executed, deferring gains. Option A (annuity to life) isn't permitted tax-free; annuities (income-focused) and life insurance (death-benefit-focused) aren't "like-kind," triggering taxable gain recognition. Virginia Code § 38.2-3100 et seq. aligns with federal tax rules. The study guide likely explains § 1035 exchanges with examples-e.g., swapping a \$50,000 life policy for an annuity tax-free (B)-noting A's taxable status due to product mismatch, making it the exception.

NEW QUESTION # 90

Under which one of the following life insurance policies does the protection extend to age 100, while the premiums are paid for a shorter period of time?

- A. Endowment
- **B. Limited payment whole life**
- C. Continuous premium whole life
- D. Yearly renewable term

Answer: B

Explanation:

The Limited Payment Whole Life policy provides life insurance protection that extends to age 100, but the policyholder is only required to pay premiums for a shorter period, such as 10, 20, or 30 years, or even until a certain age (e.g., age 65). After that period, the insurance coverage continues, but no further premiums are required, and the insured continues to be covered for the rest of their life. This type of policy is designed to provide the benefit of lifetime coverage while reducing the duration of premium payments.

In contrast, Endowment policies typically provide coverage for a set period and pay out either at the end of that period or upon the death of the insured. Continuous Premium Whole Life requires premiums to be paid continuously, which does not reduce the payment period. Yearly Renewable Term is term insurance, not permanent life insurance, and coverage expires at the end of each term period.

NEW QUESTION # 91

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