

Free PDF Quiz High-quality Virginia Insurance - Virginia-Life-Annuities-and-Health-Insurance - Exam Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Testking

Virginia-Insurance

Our Virginia Life, Annuities, and Health Insurance Examination Series 11-01 study question is compiled and verified by the first-rate experts in the industry domestically and they are linked closely with the real exam. Our products' contents cover the entire syllabus of the exam and refer to the past years' exam papers. Our test bank provides all the questions which may appear in the real exam and all the important information about the exam. You can use the practice test software to test whether you have mastered the Virginia Life, Annuities, and Health Insurance Examination Series 11-01 test practice dump and the function of stimulating the exam to be familiar with the real exam's pace, atmosphere and environment. So our Virginia-Life-Annuities-and-Health-Insurance Exam Questions are real-exam-based and convenient for the clients to prepare for the exam.

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

Topic	Details
Topic 1	<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 2	<ul style="list-style-type: none">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 3	<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 4	<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 5	<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 6	<ul style="list-style-type: none">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 7	<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.

Topic 8	<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 9	<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 10	<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 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"> • 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 13	<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 14	<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.

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

NEW QUESTION # 41

If a patient with a preferred provider organization (PPO) chooses to use a non-PPO provider, the patient usually can expect:

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

Answer: B

Explanation:

Detailed Answer in Step-by-Step Solution:

* In a PPO, using a non-PPO provider (out-of-network) leads to higher out-of-pocket expenses (A) due to lower reimbursement rates and potential excess charges.

* Option B (full cost) is inaccurate; some coverage applies. Option C (100% reimbursement) is false.

Option D (waiting period) is unrelated.

The Virginia study guide reiterates that PPOs cover out-of-network care but at a reduced level, increasing the insured's costs compared to in-network use. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Managed Care Plans."

NEW QUESTION # 42

In a deferred annuity, which contract feature begins at a high level, often 5%-10%, and then diminishes until it disappears after a specified number of years?

- A. The expense charge
- **B. The surrender charge**
- C. The front end sales load
- D. The guaranteed interest rate

Answer: B

Explanation:

Virginia Code § 38.2-3100 et seq. governs deferred annuities, where a surrender charge (option A) is a penalty for early withdrawal, starting high (e.g., 7-10%) and declining over a surrender period (e.g., 7-10 years) until it reaches zero. Option B (front-end sales load) is a one-time fee deducted upfront, not diminishing over time. Option C (guaranteed interest rate) is a fixed return (e.g., 2%), stable or adjustable, not disappearing. Option D (expense charge) covers ongoing costs (e.g., mortality and expense fees), typically level, not phased out. The study guide likely illustrates this with a table—e.g., 10% year 1, 9% year 2, 0% year 10—emphasizing surrender charges as a liquidity deterrent, making A the matching feature.

NEW QUESTION # 43

If an individual health contract is issued on a conditionally renewable basis, the insurer has a right to refuse renewal:

- A. For any reason stated or unstated
- B. Because of changes in the covered individual's health status
- **C. For specific reasons stated in the contract only**
- D. When losses for the policy period exceed premiums

Answer: C

Explanation:

"Conditionally renewable" policies guarantee renewal as long as certain conditions listed in the contract are met. These conditions may include factors such as reaching a certain age or maintaining occupation class, but not health status or claims history. Exact extract: "A conditionally renewable policy may be nonrenewed only on grounds stated in the policy; health deterioration or claims experience may not be a reason for nonrenewal." This gives insurers some flexibility while protecting consumers from arbitrary termination.

Reference:

NEW QUESTION # 44

All of the following are new employee eligibility requirements under most group health insurance plans EXCEPT:

- A. The employee must be classified as full-time
- B. The employee must be in a covered class
- **C. The employee must provide evidence of good health**
- D. The employee must be actively at work

Answer: C

Explanation:

Virginia requires group health plans to cover employees who meet participation requirements but prohibits imposing evidence of

insurability requirements on new eligible employees. Exact extract: "No evidence of insurability shall be required for new employees who enroll during the eligibility period." Reference:

NEW QUESTION # 45

Which one of the following would entitle the beneficiary to receive benefits under accidental death and dismemberment insurance coverage?

- A. Death caused by a commercial airline crash
- B. Death caused by a heart attack
- C. Death caused by a stroke
- D. Death caused by suicide

Answer: A

Explanation:

Accidental death and dismemberment (AD&D) insurance provides benefits if the insured's death is caused by an accident, such as a commercial airline crash. This coverage is specifically designed for accidental injuries or death, and it does not typically cover natural causes such as heart attacks, strokes, or suicide.

NEW QUESTION # 46

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