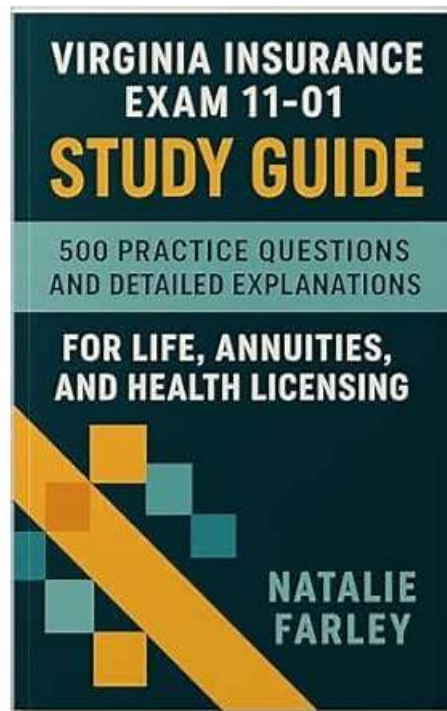


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Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance Exam Syllabus Topics:

Topic	Details
Topic 1	<ul style="list-style-type: none"> • 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 2	<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 3	<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 4	<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 5	<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 6	<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 7	<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 8	<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 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"> • 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 11	<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 12	<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 13	<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 14	<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.

Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q296-Q301):

NEW QUESTION # 296

(The value that each party gives to the other in a contract is called:)

- A. Valuation
- B. Subrogation
- **C. Consideration**
- D. Contribution

Answer: C

Explanation:

Consideration is a required element of a valid contract and refers to the value exchanged between parties. In an insurance contract, the applicant's consideration is the premium and the statements made in the application, while the insurer's consideration is the promise to pay benefits as outlined in the policy. Without consideration from both parties, a contract cannot be legally binding. Contribution and subrogation are insurance principles related to claims, not contract formation. Valuation is a general term and not a legal contract requirement. Therefore, consideration correctly describes the mutual exchange of value.

NEW QUESTION # 297

What is often payable to a life insurance policyowner when a medical condition drastically limits the insured's life expectancy?

- **A. Accelerated death benefit**
- B. Reduced paid-up insurance
- C. Extended term insurance
- D. Death benefit

Answer: A

Explanation:

Virginia Code § 38.2-3117.1 permits life insurance policies to include an accelerated death benefit (ADB) provision, allowing the policyowner to receive a portion of the death benefit early if the insured is diagnosed with a terminal illness (typically less than 12-24 months life expectancy, per policy terms). Option B correctly identifies this benefit, often used for medical expenses or quality-of-life needs. Option A (death benefit) is paid only upon death, not during life, so it's incorrect here. Option C (reduced paid-up insurance) is a nonforfeiture option converting cash value to a smaller, paid-up policy, unrelated to terminal illness. Option D (extended term insurance) uses cash value to extend term coverage, also not tied to life expectancy triggers. The study guide likely details ADB as a modern feature addressing critical health scenarios, distinguishing it from standard death benefits or nonforfeiture options, confirming B as the accurate choice.

NEW QUESTION # 298

Insurance company medical expense claim forms typically include questions about all of the following EXCEPT:

- **A. The employee's annual salary**

- B. The extent of the loss
- C. The occurrence of the loss
- D. The character of the loss

Answer: A

Explanation:

Medical expense claim forms are designed to gather information relevant to the medical loss itself-its occurrence, character, and extent. Employee salary is not part of the standard claim form for medical expense policies.

Exact Extract (Virginia Health Insurance Study Guide): "Claim forms must provide space for details of the occurrence, character, and extent of loss but do not request information unrelated to medical expenses, such as salary." Reference (Virginia Documents / Study Guide):

- Virginia Uniform Health Policy Provisions

NEW QUESTION # 299

Under the notice of claim provision, notice given to a health insurance company's agent is:

- A. Not valid notice to the company
- B. Contrary to the uniform mandatory provisions
- C. An incomplete preliminary notice of claim
- **D. Notice to the insurer**

Answer: D

Explanation:

The notice of claim provision states that notice may be given to the insurer or its authorized agent. Legally, providing notice to an authorized agent constitutes notice to the insurer itself.

Exact Extract (Virginia Uniform Policy Provisions): "Notice of claim may be given to the insurer or to any authorized agent of the insurer." Reference (Virginia Documents / Study Guide):

- Code of Virginia §38.2-3514 (Uniform accident and sickness provisions - Notice of claim)

NEW QUESTION # 300

All of the following have a restricted ability to enter into a contract EXCEPT:

- **A. Individuals who are retired**
- B. Individuals who are intoxicated
- C. Individuals who are mentally ill
- D. Minors under a certain age

Answer: A

Explanation:

Virginia contract law, reflected in Virginia Code § 38.2-102, requires capacity to form an insurance contract.

Option A (intoxicated individuals) lacks capacity if impaired, voiding consent. Option B(mentally ill individuals) may lack comprehension, restricting ability unless adjudicated competent. Option C (minors, typically under 18 per § 38.2-3405) can't contract without guardian consent, except for necessities. Option D (retired individuals) has no legal restriction; retirement is a status, not a capacity limiter-e.g, a 65-year-old retiree can buy insurance freely. The study guide likely covers capacity in a legal basics section, with examples like a drunk person's void policy versus a retiree's valid one, making D the exception.

NEW QUESTION # 301

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