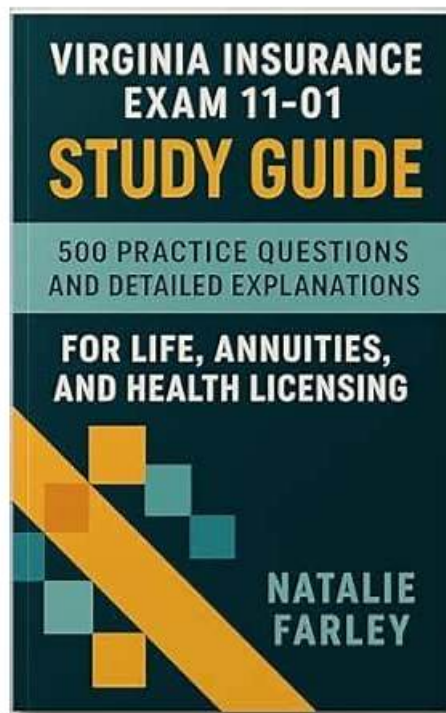


# Sample Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance Exam & Virginia-Life-Annuities-and-Health-Insurance Reliable Braindumps Pdf



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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"> <li>• <b>Federal Tax Considerations for Life Insurance and Annuities:</b> 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.</li> </ul>
Topic 2	<ul style="list-style-type: none"> <li>• <b>Annuities:</b> 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.</li> </ul>
Topic 3	<ul style="list-style-type: none"> <li>• <b>Life Insurance Policy Provisions, Options and Riders:</b> 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.</li> </ul>
Topic 4	<ul style="list-style-type: none"> <li>• <b>Insurance for Senior Citizens and Special Needs Individuals:</b> 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.</li> </ul>
Topic 5	<ul style="list-style-type: none"> <li>• <b>Life Insurance Basics:</b> 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.</li> </ul>
Topic 6	<ul style="list-style-type: none"> <li>• <b>Health Insurance Basics:</b> 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.</li> </ul>
Topic 7	<ul style="list-style-type: none"> <li>• <b>Federal Tax Considerations for Health Insurance:</b> 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.</li> </ul>
Topic 8	<ul style="list-style-type: none"> <li>• <b>Group Health Insurance:</b> 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.</li> </ul>
Topic 9	<ul style="list-style-type: none"> <li>• <b>Dental Insurance:</b> This domain addresses dental insurance including types of treatment, indemnity plan structures, benefit categories, deductibles and coinsurance, and employer group dental plans.</li> </ul>

>> **Sample Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance Exam** <<

## **Virginia-Life-Annuities-and-Health-Insurance Reliable Braindumps Pdf | Virginia-Life-Annuities-and-Health-Insurance Test Topics Pdf**

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### **Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q36-Q41):**

#### **NEW QUESTION # 36**

What is the agent's primary role in underwriting life insurance?

- A. Issuing the policy if all underwriting information is satisfactory
- B. Binding coverage immediately without home office approval
- C. Securing information from the Medical Information Bureau
- **D. Assuring that the application provides proper information to the insurer**

**Answer: D**

Explanation:

In the underwriting process for life insurance, as governed by Virginia Code § 38.2-1800 et seq., the agent's primary role is to act as a field underwriter, ensuring the application provides accurate and complete information to the insurer (option A). This includes collecting personal data (e.g., age, health history) and verifying its correctness-e.g., asking about smoking habits or past surgeries-to enable the home office underwriter to assess risk properly. Option B (binding coverage immediately) is incorrect; agents typically lack authority to bind life insurance without insurer approval, unlike some property/casualty lines, unless a conditional receipt with premium is issued (Virginia Code § 38.2-3106), which isn't "immediate" or primary.

Option C (issuing the policy) is false; only the insurer's home office issues policies after underwriting approval, not the agent. Option D (securing MIB information) is an underwriter's task; agents don't directly access the Medical Information Bureau-though they may note MIB codes if disclosed, their role is data collection, not retrieval. The study guide likely emphasizes the agent's frontline duty with examples-e.g., ensuring a 45-year-old applicant discloses diabetes-making A the primary role, aligning with Virginia's agency framework where agents facilitate, not finalize, underwriting.

### NEW QUESTION # 37

An insurance company writing business in a state other than the one in which it is domiciled is called:

- A. A captive insurer
- B. A domestic insurer
- C. An alien insurer
- **D. A foreign insurer**

**Answer: D**

Explanation:

Detailed Answer in Step-by-Step Solution:

\* A foreign insurer (A) is an insurance company operating in a state other than its state of domicile (where it is incorporated).

\* A domestic insurer (B) operates in its home state. An alien insurer (C) is domiciled outside the U.S. A captive insurer (D) insures its parent company, not based on location.

The Virginia study guide defines a foreign insurer as one licensed to do business in Virginia but incorporated in another state, per insurance regulatory terminology. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Insurance Company Types."

### NEW QUESTION # 38

All the following are considered Essential Health Benefits under the ACA, EXCEPT:

- A. Preventive care services
- B. Hospitalization
- **C. Adult dental services**
- D. Laboratory services

**Answer: C**

Explanation:

Under the Affordable Care Act (ACA), Essential Health Benefits (EHB) include a variety of categories such as hospitalization, laboratory services, and preventive care services. However, adult dental services are not included as one of the ACA's required essential benefits, though they may be offered as part of a separate plan or rider. This distinction is important as it affects coverage requirements and benefits for different age groups.

### NEW QUESTION # 39

Which benefit is usually excluded from major medical plan coverage?

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

**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 # 40

Disability resulting from which one of the following occurrences would be EXCLUDED under a disability income insurance policy providing ONLY nonoccupational coverage?

- A. The insured is injured in an auto accident while on vacation
- B. The insured is injured in a commuter train crash while riding to work
- C. The insured is injured while diving into a neighbor's swimming pool
- **D. The insured trips while at work and breaks a leg**

**Answer: D**

Explanation:

A nonoccupational disability income policy covers accidents and sicknesses occurring off the job. Disabilities caused while performing work-related duties are excluded, since they are covered by workers' compensation instead.

Exact Extract (Virginia Disability Insurance Study Guide): "Nonoccupational policies exclude coverage for work-related disabilities, which are handled under workers' compensation." Reference (Virginia Documents / Study Guide):

- Virginia Health Insurance Examination Outline, Disability Income Insurance Exclusions

#### NEW QUESTION # 41

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