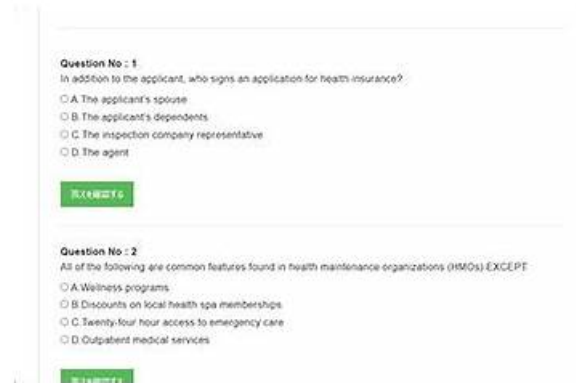


Quiz Virginia-Life-Annuities-and-Health-Insurance - Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Updated Exam Assessment



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After our unremitting efforts, Virginia-Life-Annuities-and-Health-Insurance learning guide comes in everybody's expectation. Our professional experts not only have simplified the content and grasp the key points for our customers, but also recompiled the Virginia-Life-Annuities-and-Health-Insurance preparation materials into simple language so that all of our customers can understand easily no matter which countries they are from. In such a way, you will get a leisure study experience as well as a doomed success on your coming Virginia-Life-Annuities-and-Health-Insurance Exam.

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

Topic	Details
Topic 1	<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 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"> 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 4	<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 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"> 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 7	<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 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.

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Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q189-Q194):

NEW QUESTION # 189

In general practice, which one of the following is true of the powers of the Bureau of Insurance with respect to access to an agent's business records?

- A. Records can only be accessed by an order of a state court
- **B. Records must be produced upon the request of the Bureau of Insurance**
- C. The Bureau of Insurance has no right to access an agent's business records because of privacy considerations
- D. Authorization must come from the National Association of Insurance Commissioners (NAIC)

Answer: B

Explanation:

Detailed Answer in Step-by-Step Solution:

* The Virginia Bureau of Insurance has authority to request and review an agent's business records (C) to ensure compliance with state laws, without requiring a court order (A) or NAIC approval (B).

* Option D (no access) is false; regulatory oversight overrides privacy in this context.

The Virginia study guide confirms that the Bureau of Insurance can demand records as part of its regulatory powers under Virginia insurance law, ensuring market conduct compliance. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Insurance Regulation."

NEW QUESTION # 190

Replacement rules are designed primarily to protect the interest of the:

- A. Agent who sold the original policy
- B. Insurer whose policy is being replaced
- **C. Policyowner**
- D. Insurer replacing a policy

Answer: C

Explanation:

Replacement regulations are intended to safeguard the policyowner, ensuring they are fully informed of disadvantages, such as surrender charges or loss of benefits, before replacing an existing policy.

Exact Extract (Virginia Replacement Rules): "Replacement provisions are designed to protect the policyholder by requiring full disclosure of the implications of replacing an existing policy." Reference (Virginia Documents / Study Guide):

- Virginia Life Insurance Replacement Regulations (14VAC5-20-10 et seq.)

NEW QUESTION # 191

Medicare Part A Hospital Insurance is normally available regardless of age to any individual who, for at least 24 months, has been a recipient of:

- A. Workers' compensation benefits
- B. Railroad retirement income benefits
- C. Corporate or self-employment retirement benefits
- **D. Social Security disability benefits**

Answer: D

Explanation:

Medicare Part A is generally available at age 65, but younger individuals may qualify if they have received Social Security disability benefits for at least 24 months.

Exact Extract (Virginia Medicare Study Guide): "Individuals under age 65 become eligible for Medicare Part A after receiving Social Security disability benefits for 24 months." Reference (Virginia Documents / Study Guide):

- Virginia Health Insurance Examination Outline, Medicare Eligibility

NEW QUESTION # 192

The premium for a children's rider on a life insurance policy:

- A. Increases with the birth or adoption of additional children
- **B. Remains the same regardless of the number of children**
- C. Automatically increases each year
- D. Is based upon the age of the parents

Answer: B

Explanation:

Children's riders provide coverage for all eligible children in the family under one flat premium. Additional children are automatically covered without an increase. Exact extract: "Children's riders charge one level premium regardless of the number of children insured; coverage automatically includes children born or adopted after issue." Reference:

NEW QUESTION # 193

Which type of health insurance helps to pay for the cost of care in cases where hospitalization is not required but the individuals are unable to care for themselves?

- A. Disability income
- **B. Long-term care**
- C. Major medical
- D. Medicare

Answer: B

Explanation:

Detailed Answer in Step-by-Step Solution:

* Long-term care insurance (B) is designed to cover custodial care (e.g., help with daily activities like bathing or dressing) when individuals cannot care for themselves, often outside a hospital setting.

* Medicare (A) provides limited long-term care coverage (e.g., skilled nursing for a short period), not comprehensive custodial care.

* Major medical (C) covers hospital and medical expenses, not long-term custodial care.

* Disability income (D) replaces lost income, not care costs.

The Virginia study guide defines long-term care insurance as coverage for extended care needs, such as in nursing homes or at home, when individuals cannot perform activities of daily living, distinguishing it from Medicare or major medical plans. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Types of Health Insurance."

NEW QUESTION # 194

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