

# Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance: Virginia Life, Annuities, and Health Insurance Examination Series 11-01 braindumps PDF & Testking echter Test

## Virginia Life and Annuities Insurance Examination Series 11-05 90 scored (15 pre-test) questions – Two-hour time limit

<b>1.0 Insurance Regulation</b>	<b>17% (15 items)</b>
<b>1.1 Licensing</b>	
General Provisions and Definitions (38.2-1800 )	
Process (38.2-1819)	
Types of licensees	
Agents (38.2-1800.1(A), 1801, 1814–1815.1, 1817–1820, 1822(A), (B), 1824)	
Consultants (38.2-1837–1839)	
Nonresidents (38.2-1836, 1845)	
Business entities (38.2-1800.1(B), 1820, 1822(C), (D))	
Viatical Settlements (38.2-1865.1; 6000; 14VACS-71-20)	
Exceptions (38.2-1821.1, 1822(G))	
Maintenance	
Duration and termination (38.2-1825, 1826)	
Address and/or name changes (38.2-1826(A))	
Assumed names (38.2-1822(E), (F))	
Requirement to report felony convictions (38.2-1826(B))	
Requirement to report other states actions (38.2-1826(C))	
Continuing education (38.2-1866, 1868.1–1871)	
Appointment procedures (38.2-1825, 1833–1834.1)	
Agent's contract with insurer versus agent's appointment with insurer	
Agent's appointment versus agency's appointment	
Solicitation prior to appointment	
Appointment requirement after becoming licensed	
Acknowledgment of appointment/notice to agent	
Requirement to cease solicitation	
Termination of appointment/notice to agent	
Termination of license without active appointment	
Disciplinary actions	
Probation, suspension, revocation or refusal to issue or renew (38.2-1821, 1831, 1832)	
Cease and desist order (38.2-219)	
Penalties (38.2-218, 219, 1823, 1831)	
<b>1.2 State regulation</b>	
State Corporation Commission's general duties and powers (38.2-200)	
Agent regulation	
Acting for an unlicensed insurer (38.2-1802)	
Record retention (38.2-1809(B))	
Activities of unlicensed individuals (38.2-1821.1(B), 1822(G); AL 2002-9)	
Payment and sharing of commissions (38.2-1812)	
Charging of fees (38.2-310)	
Illegal compensation; exceptions (38.2-1812.2)	
Fiduciary capacity (38.2-1813)	
Responsibility of trust accounts (38.2-1813)	
Unfair trade practices	
Misrepresentation (38.2-502, 512)	
False advertising (38.2-503)	
Defamation (38.2-504)	
Boycott, coercion and intimidation (38.2-505)	
Rebating (38.2-509)	
Twisting (38.2-1831(5))	
Referrals (38.2-1821.1 (B) 8)	
Insurance information and privacy protection (38.2-604, 613.2)	

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## Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance Prüfungsplan:

Thema	Einzelheiten
Thema 1	<ul style="list-style-type: none"> <li>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.</li> </ul>

Thema 2	<ul style="list-style-type: none"> <li>• 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.</li> </ul>
Thema 3	<ul style="list-style-type: none"> <li>• 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.</li> </ul>
Thema 4	<ul style="list-style-type: none"> <li>• 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.</li> </ul>
Thema 5	<ul style="list-style-type: none"> <li>• Dental Insurance: This domain addresses dental insurance including types of treatment, indemnity plan structures, benefit categories, deductibles and coinsurance, and employer group dental plans.</li> </ul>
Thema 6	<ul style="list-style-type: none"> <li>• 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.</li> </ul>
Thema 7	<ul style="list-style-type: none"> <li>• 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.</li> </ul>
Thema 8	<ul style="list-style-type: none"> <li>• 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.</li> </ul>
Thema 9	<ul style="list-style-type: none"> <li>• 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.</li> </ul>
Thema 10	<ul style="list-style-type: none"> <li>• 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.</li> </ul>
Thema 11	<ul style="list-style-type: none"> <li>• 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.</li> </ul>
Thema 12	<ul style="list-style-type: none"> <li>• 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.</li> </ul>
Thema 13	<ul style="list-style-type: none"> <li>• 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.</li> </ul>
Thema 14	<ul style="list-style-type: none"> <li>• 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.</li> </ul>
Thema 15	<ul style="list-style-type: none"> <li>• 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.</li> </ul>

## Virginia-Life-Annuities-and-Health-Insurance Lernressourcen & Virginia-Life-Annuities-and-Health-Insurance Prüfungsmaterialien

Laut Umfragen haben die Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance Prüfung heutzutage hohe Konjunktur in IT-Zertifizierungen. Tatsächlich ist die Virginia-Life-Annuities-and-Health-Insurance Zertifizierungsprüfung sehr wichtig. Und jetzt ist Virginia-Life-Annuities-and-Health-Insurance Prüfung öffentlich zertifiziert. Außerdem kann diese Prüfung Ihre ausgezeichnete IT-Fähigkeit beweisen. Aber es ist sehr schwer, Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance Prüfung zu bestehen. Und die Schwierigkeit ist so groß wie ihre Bedeutung. Trotz dieser Schwierigkeit sorgen Sie sich bitte nicht um den Erfolg, die Prüfung ablegen, weil Zertpruefung Ihnen helfen kann, diese schwierige Virginia-Life-Annuities-and-Health-Insurance Prüfung zu bestehen.

### Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Virginia-Life-Annuities-and-Health-Insurance Prüfungsfragen mit Lösungen (Q315-Q320):

#### 315. Frage

(Under a group life insurance policy delivered in Virginia in which the employer is deemed to be the policyholder, which of the following is included in the term "employee" under the policy?)

- A. Trade association
- B. Labor union
- C. Credit union
- **D. Individual proprietor**

**Antwort: D**

Begründung:

Under Virginia group life insurance provisions, when an employer is the policyholder, the term "employee" includes individuals who work for the employer and may also include individual proprietors if they actively work in the business. This allows sole proprietors and working owners to be covered under group insurance arrangements. Credit unions, labor unions, and trade associations are not employees; they are organizational entities that may serve as policyholders under separate types of group insurance contracts. The question specifically asks which option is included within the definition of employee when the employer is the policyholder. An individual proprietor who performs services for the business qualifies, making that option correct.

#### 316. Frage

What is typically required to qualify for group life insurance?

- A. Dependents of the employees are required to participate
- B. Part-time employees must be covered
- **C. The group must meet minimum size requirements**
- D. New employees must provide proof of insurability

**Antwort: C**

Begründung:

To qualify for group life insurance, the group must meet certain minimum size requirements, as defined by the insurance provider or state regulations. This ensures that the group is large enough to spread the risk of insuring multiple individuals. Coverage for part-time employees and dependents is not typically mandatory, and new employees do not generally need to provide proof of insurability for group coverage.

#### 317. Frage

An IRA owner names the spouse as beneficiary. Which is true if the owner dies before any distributions are made?

- **A. The surviving spouse can roll the account into another IRA**
- B. Distributions must begin in the year after the deceased would have reached age 70½
- C. Distributions must begin within six months of the decedent's death
- D. All future distributions are forfeited

**Antwort: A**

Begründung:

Detailed Answer in Step-by-Step Solution:

\* If an IRA owner dies before distributions, the surviving spouse beneficiary can roll the IRA into their own IRA (B), treating it as their own and delaying distributions until their required beginning date.

\* Option A (forfeited) is false; assets pass to the beneficiary. Options C and D apply to non-spouse beneficiaries under older rules, not spousal rollovers.

The Virginia study guide, per IRS rules, allows a surviving spouse to roll an inherited IRA into their own, avoiding immediate taxation or forced distributions. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Retirement Plans."

### 318. Frage

Which contract provides an income benefit until the first of two annuitants dies?

- A. A single life annuity
- B. A joint and survivor annuity
- C. A temporary annuity
- **D. A joint life annuity**

**Antwort: D**

Begründung:

Virginia Code § 38.2-3100 et seq. governs annuities. A joint life annuity (option C) pays income until the first of two annuitants dies, then ceases-ideal for temporary dual coverage. Option A (joint and survivor annuity) continues payments until the last survivor dies, not stopping at the first death. Option B (temporary annuity) pays for a fixed term (e.g., 10 years), regardless of death, and isn't tied to two lives. Option D (single life annuity) covers one person until their death, not two. The study guide likely defines these with examples-e.

g., a couple receiving \$1,000 monthly until one dies (joint life) versus until both die (joint and survivor)- highlighting C's "first death" cutoff, making it the correct answer.

### 319. Frage

Which benefit is usually excluded from major medical plan coverage?

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

**Antwort: D**

Begründung:

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.

### 320. Frage

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Sind Sie auf Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance Zertifizierungsprüfung bereit? Die Prüfungszeit ist angekommen. Sind Sie sehr selbstbewusst für die Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance Prüfungen? Wenn Sie nicht sehr Selbstbewusst, empfehlen wir Ihnen die ausgezeichneten Prüfungsunterlagen. Mit den neuesten Virginia-Life-Annuities-and-Health-Insurance Dumps von Zertprüfung können Sie in sehr beschränkter Zeit diese Prüfung zu bestehen.

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