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Our Virginia-Life-Annuities-and-Health-Insurance learning guide is very efficient tool for in our modern world, everyone is looking for to do things faster and better so it is no wonder that productivity hacks are incredibly popular. So we must be aware of the importance of the study tool. In order to promote the learning efficiency of our customers, our Virginia-Life-Annuities-and-Health-Insurance Training Materials were designed by a lot of experts from our company. Our Virginia-Life-Annuities-and-Health-Insurance study dumps will be very useful for all people to improve their learning efficiency.

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

Topic	Details
Topic 1	<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 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"> 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 4	<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 5	<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 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"> • 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 8	<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 9	<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 (Q118-Q123):

NEW QUESTION # 118

Preferred provider organizations (PPOs) encourage patients to use specified hospitals by:

- A. Making public service announcements
- B. Extending days of hospitalization coverage
- **C. Offering greater coinsurance percentages**
- D. Offering outpatient diagnostic coverage

Answer: C

Explanation:

Detailed Answer in Step-by-Step Solution:

* PPOs incentivize use of in-network providers (e.g., specified hospitals) by offering higher coinsurance percentages (D), meaning the insurer pays a larger share of costs (e.g., 80% vs. 60% out-of-network).

* Option A (announcements) is not a direct incentive.

* Option B (diagnostic coverage) applies broadly, not specifically to in-network use.

* Option C (extending hospital days) is not a typical PPO feature.

The Virginia study guide notes that PPOs encourage in-network use through financial incentives like higher coinsurance or lower out-of-pocket costs, distinguishing them from HMOs. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Managed Care Plans."

NEW QUESTION # 119

A coordination of benefits provision is included in group health insurance to reduce:

- A. Waiting periods
- B. Probationary periods
- **C. Overinsurance**

- D. Dependent coverage

Answer: C

Explanation:

Detailed Answer in Step-by-Step Solution:

* The coordination of benefits (COB) provision prevents overinsurance (B) by ensuring that total payments from multiple group plans don't exceed 100% of covered expenses, avoiding duplication.

* It doesn't affect dependent coverage (A), probationary periods (C), or waiting periods (D), which are unrelated to claim payments.

The Virginia study guide describes COB as a mechanism to coordinate payments among multiple insurers, reducing overinsurance and ensuring fair claim distribution. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Group Health Insurance Provisions."

NEW QUESTION # 120

In long-term care insurance, the guarantee of insurability option provides the insured with the ability to:

- A. Keep the same premium for the entire contract period
- **B. Purchase additional insurance at a later date**
- C. Replace the policy at any time with one from a different insurer
- D. Extend coverage under the policy for the insured's lifetime

Answer: B

Explanation:

Virginia Code § 38.2-5202 allows a guaranteed insurability option in LTC insurance, letting the insured buy additional coverage later (option A) without proving insurability, typically at set intervals or life events (e.g., inflation adjustment). Option B (replace with another insurer) isn't a policy feature; it's a market action. Option C (lifetime extension) confuses with benefit periods, not insurability. Option D (fixed premium) relates to non-cancelable policies, not this rider. The study guide likely describes this with examples-e.g., adding \$1,000 monthly benefit at age 70-emphasizing future flexibility, making A the correct ability.

NEW QUESTION # 121

To cancel a health insurance policy, which one of the following must the insured do?

- A. Replace the current policy with another
- **B. Notify the insurer in writing**
- C. Challenge at least two uniform mandatory provisions

Answer: B

Explanation:

Virginia Code § 38.2-3508 governs cancellation of individual health insurance policies. For the insured to cancel, they must notify the insurer in writing (option A), specifying intent to terminate, typically effective upon receipt or a stated date, per policy terms. This formal notice ensures clarity and protects both parties, aligning with contract law principles. Option B (replace with another policy) is a practical choice but not a legal requirement; cancellation can occur without replacement. Option C (challenge mandatory provisions) is nonsensical; uniform provisions (e.g., grace period, per § 38.2-3503) are standard and unrelated to cancellation. The study guide likely outlines this process in a policyholder rights section, with examples-e.g., a letter stating "Cancel effective 5/1/2025"-emphasizing written notice as the sole requirement, making A the correct action.

NEW QUESTION # 122

To discourage malingering and false claims for disability, an insurer:

- A. May refuse any disability claim due to cancer, heart disease, stroke or spinal conditions
- B. May refuse all disability claims when the insured has been hospitalized for fewer than seven days
- C. Raises premiums for insureds who have more than one policy with the same insurer
- **D. Sets limits on the amount of benefits an insured can collect from two disability policies with the same insurer**

Answer: D

Explanation:

Insurers may set limits on the amount of benefits an insured can collect from two disability policies with the same insurer. This is done to prevent malingering and false claims, ensuring that the insured does not receive more than their actual income loss or disability benefits. Insurance companies may also impose coordination of benefits provisions, but they would not typically refuse claims for cancer, heart disease, or similar conditions unless specifically excluded in the policy.

NEW QUESTION # 123

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