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Every question from our Virginia-Life-Annuities-and-Health-Insurance study materials is carefully elaborated and the content of our Virginia-Life-Annuities-and-Health-Insurance exam questions involves the professional qualification certificate examination. We believe under the assistance of our Virginia-Life-Annuities-and-Health-Insurance practice quiz, passing the exam and obtain related certificate are not out of reach. As long as you study our Virginia-Life-Annuities-and-Health-Insurance training engine and follow it step by step, we believe you will achieve your dream easily.

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

Topic	Details
Topic 1	<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.
Topic 2	<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 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"> 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 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"> 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 7	<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 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"> • 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 10	<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 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"> • 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 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"> • 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.

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When preparing to take the Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance exam dumps, knowing where to start can be a little frustrating, but with DumpsValid Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance practice questions, you will feel fully prepared. Using our Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance practice test software, you can prepare for the increased difficulty on Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance Exam day. Plus, we have various question types and difficulty levels so that you can tailor your Virginia Life, Annuities, and Health Insurance Examination Series 11-01 exam dumps preparation to your requirements.

Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q80-Q85):

NEW QUESTION # 80

An accelerated benefit rider in a life insurance policy may provide funds to an insured who:

- A. Elects to receive supplemental retirement income
- B. Is about to have minor surgery
- C. Has a back injury requiring two years of rehabilitation
- **D. Is expected to die within six months**

Answer: D

Explanation:

An accelerated benefit rider allows the policyholder to access a portion of the death benefit while they are still alive, typically in cases where the insured is diagnosed with a terminal illness and is expected to die within a certain period (usually six months). This rider provides financial assistance during the policyholder's final stages of life, allowing them to cover medical expenses or other costs. It does not apply for minor surgeries or long-term rehabilitation.

NEW QUESTION # 81

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

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

Answer: C

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 # 82

The "free look" provision in individual health insurance allows the insured a period of time to:

- A. Try a policy without paying for it
- B. Change coverage on a policy without changing the premium
- C. Cancel the policy and receive a full refund
- D. Compare insurance policies

Answer: C

Explanation:

Virginia Code § 38.2-3502 mandates a "free look" period (typically 10 days) for individual health insurance, allowing the insured to review the policy and cancel it with a full premium refund (option D) if returned within that time. Option A (try without paying) is false; premiums are paid upfront, refundable only upon cancellation. Option B (compare policies) is a practical use but not the legal purpose; the provision ensures cancellation rights, not comparison. Option C (change coverage) isn't allowed; modifications require underwriting, not free-look terms. The study guide likely details this consumer protection with examples-e.g., returning a policy on day 9 for a refund-making D the precise right.

NEW QUESTION # 83

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

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

Answer: D

Explanation:

Virginia Code § 38.2-3100 et seq. governs annuities. A joint life annuity (option D) 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 C (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.

NEW QUESTION # 84

(Term life insurance may be purchased for all of the following reasons EXCEPT:)

- A. To provide readjustment income for the insured's survivors
- **B. To accumulate savings for the children's education**
- C. To pay off a mortgage in the event of death
- D. To provide relatively low-priced life insurance protection

Answer: B

Explanation:

Term life insurance is designed to provide pure death benefit protection for a specific period of time at a relatively low cost. It does not accumulate cash value and therefore is not appropriate for savings or investment objectives. This makes option D the correct answer.

Term life insurance is commonly used to cover temporary financial needs such as income replacement, mortgage protection, and family readjustment expenses. Because premiums are lower than permanent life insurance, it is well-suited for individuals seeking maximum death benefit for minimal premium.

Virginia exam materials emphasize that term insurance ends at the end of the term unless renewed or converted and does not build savings. Accumulating funds for education requires a policy with a cash value component, such as whole life or universal life, not term insurance.

NEW QUESTION # 85

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For most users, access to the relevant qualifying examinations may be the first, so many of the course content related to qualifying examinations are complex and arcane. According to these ignorant beginners, the Virginia-Life-Annuities-and-Health-Insurance Exam Questions set up a series of basic course, by easy to read, with corresponding examples to explain at the same time, the Virginia Life, Annuities, and Health Insurance Examination Series 11-01 study question let the user to be able to find in real life and corresponds to the actual use of learned knowledge, deepened the understanding of the users and memory. Because many users are first taking part in the exams, so for the exam and test time distribution of the above lack certain experience, and thus prone to the confusion in the examination place, time to grasp, eventually led to not finish the exam totally.

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