

# Free PDF Quiz Latest Virginia-Life-Annuities-and-Health-Insurance - Discount Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Code

**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 licenses	
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 Exam Syllabus Topics:

Topic	Details
Topic 1	<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>
Topic 2	<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>

Topic 3	<ul style="list-style-type: none"> <li>• <b>Qualified Plans:</b> 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>
Topic 4	<ul style="list-style-type: none"> <li>• <b>Life Insurance Policies:</b> 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>
Topic 5	<ul style="list-style-type: none"> <li>• <b>General Insurance:</b> 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>
Topic 6	<ul style="list-style-type: none"> <li>• <b>Medical Plans:</b> 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>
Topic 7	<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 8	<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 9	<ul style="list-style-type: none"> <li>• <b>Insurance Regulation:</b> 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>
Topic 10	<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>

>> **Discount Virginia-Life-Annuities-and-Health-Insurance Code** <<

## **Virginia-Life-Annuities-and-Health-Insurance Exam Questions Vce - Virginia-Life-Annuities-and-Health-Insurance Reliable Test Blueprint**

Modern people are busy with their work and life. You cannot always stay in one place. So our three versions of the Virginia-Life-Annuities-and-Health-Insurance exam questions are suitable for different situations. For instance, you can begin your practice of the Virginia-Life-Annuities-and-Health-Insurance guide materials when you are waiting for a bus or you are in subway with the PDF version. When you are at home, you can use the windows software and the online test engine of the Virginia-Life-Annuities-and-Health-Insurance practice prep. And every version has its respect advantages.

### **Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q308-Q313):**

#### **NEW QUESTION # 308**

Which term in a disability income contract refers to two separate periods of disability that may be counted as one?

- A. Elimination
- **B. Recurrent**
- C. Renewable
- D. Presumptive

**Answer: B**

Explanation:

The recurrent disability provision allows a relapse of the same disability within a specified time (usually 6 months) to be treated as a continuation of the prior disability, avoiding a new elimination period. Exact extract: "Recurrent disability is one which results from the same cause as a prior disability and occurs within a stated period; it is considered a continuation of the prior claim." Reference:

### NEW QUESTION # 309

A health maintenance organization (HMO) must offer emergency health services:

- A. Twenty-four hours a day, six days per week
- B. Sixteen hours a day, seven days per week
- C. Twenty-four hours a day, seven days per week
- D. Sixteen hours a day, six days per week

**Answer: C**

Explanation:

Virginia Code § 38.2-4306 mandates that Health Maintenance Organizations (HMOs) provide comprehensive health services, including emergency care, as a core benefit. Emergency services must be available 24 hours a day, 7 days a week (option D) to ensure immediate access to life-saving treatment, aligning with federal and state standards (e.g., ACA requirements under 42 CFR § 422.113). This reflects the HMO's obligation to cover urgent needs-e.g., a heart attack at 2 a.m.-via in-network facilities or out-of-network reimbursement if necessary. Option A (16 hours, 6 days) and Option B (16 hours, 7 days) fall short of the continuous access requirement, limiting coverage unreasonably. Option C (24 hours, 6 days) excludes one day, contradicting the nonstop mandate. The study guide likely emphasizes this 24/7 rule in an HMO benefits section, with examples like ER visits covered anytime, making D the correct standard. This ensures HMOs meet Virginia's consumer protection goals under § 38.2-4300 et seq., distinguishing them from less comprehensive plans.

### NEW QUESTION # 310

A preferred risk classification typically is available for life insurance applicants who:

- A. Have no other life insurance coverage
- B. Smoke less than a pack of cigarettes each day
- C. Pay a flat extra-rated premium
- D. Have a better than average life expectancy

**Answer: D**

Explanation:

A preferred risk classification is typically available for life insurance applicants who have a better-than-average life expectancy. These individuals are generally in excellent health, have no significant medical issues, and engage in behaviors that reduce health risks, such as non-smoking. Applicants in this category are eligible for lower premiums because they are considered lower risk.

### NEW QUESTION # 311

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

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

**Answer: A**

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 # 312

What type of insurance pays a lump sum benefit if an insured loses sight in both eyes?

- A. Medical expense
- B. Hospital expense
- C. Major medical
- **D. Accidental death and dismemberment**

**Answer: D**

Explanation:

Detailed Answer in Step-by-Step Solution:

\* Accidental death and dismemberment (AD&D) insurance (B) provides a lump sum benefit for specific losses, such as loss of sight in both eyes, due to an accident.

\* Hospital expense (A) covers hospital stays, not lump sums for dismemberment.

\* Major medical (C) and medical expense (D) cover healthcare costs, not specific injury benefits.

The Virginia study guide describes AD&D as providing lump sum payments for accidental death or specific injuries like loss of sight, distinct from medical expense coverage. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Health Insurance Types."

### NEW QUESTION # 313

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Our Virginia Insurance Exam Questions greatly help Virginia Life, Annuities, and Health Insurance Examination Series 11-01 (Virginia-Life-Annuities-and-Health-Insurance) exam candidates in their preparation. Our Virginia Life, Annuities, and Health Insurance Examination Series 11-01 (Virginia-Life-Annuities-and-Health-Insurance) practice questions are designed and verified by prominent and qualified Virginia Life, Annuities, and Health Insurance Examination Series 11-01 (Virginia-Life-Annuities-and-Health-Insurance) exam dumps preparation experts. The qualified Virginia Life, Annuities, and Health Insurance Examination Series 11-01 (Virginia-Life-Annuities-and-Health-Insurance) exam questions preparation experts strive hard and put all their expertise to ensure the top standard and relevancy of Virginia-Life-Annuities-and-Health-Insurance exam dumps topics.

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