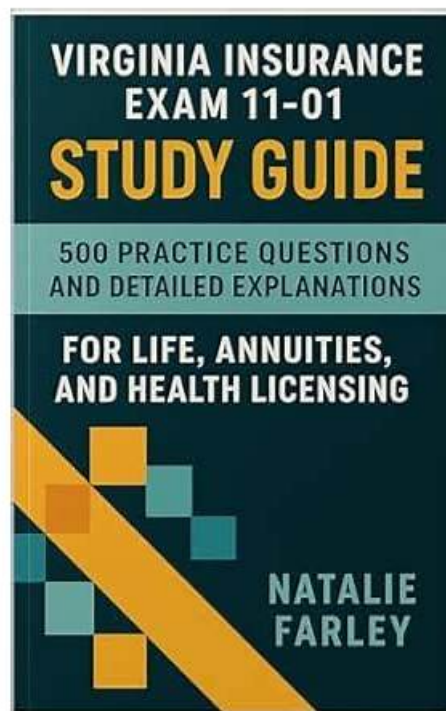


Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance Hot Spot Questions: Virginia Life, Annuities, and Health Insurance Examination Series 11-01 - DumpsKing Assist you to Pass One Time



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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"> • 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 2	<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 3	<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 4	<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 5	<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 6	<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 7	<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 8	<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 9	<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 10	<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 11	<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.

Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q280-Q285):

NEW QUESTION # 280

The designation of a beneficiary by class in a life insurance policy means that:

- A. A primary beneficiary cannot be designated in the policy
- B. The policy must be a form of business life insurance
- C. Individual beneficiaries are not specified by name
- D. The beneficiaries are unrelated to the insured

Answer: C

Explanation:

Detailed Answer in Step-by-Step Solution:

* Designating a beneficiary "by class" means identifying a group (e.g., "my children") rather than naming specific individuals (C).

* Option A (business life insurance) is unrelated to class designation.

* Option B (no primary beneficiary) is incorrect; a class can still be primary.

* Option D (unrelated beneficiaries) is not a requirement of class designation.

The Virginia study guide notes that a class designation identifies beneficiaries by a category (e.g., "spouse" or "heirs") rather than specific names, offering flexibility. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Beneficiary Designations."

NEW QUESTION # 281

Which is true about a joint and survivor annuity?

- A. The benefits cease when the surviving annuitant reaches life expectancy.
- B. It is a combination of an annuity and whole life insurance.
- C. Each annuitant must provide evidence of insurability.
- D. The benefits are payable throughout the lifetimes of two or more people.

Answer: D

Explanation:

A joint and survivor annuity, as outlined in Virginia Code § 38.2-3100 et seq., is an annuity contract that pays benefits as long as at least one of the named annuitants (typically two, such as spouses) is alive. Option A accurately reflects this, stating benefits continue throughout their lifetimes, ceasing only upon the last survivor's death. Option B is false because payments aren't tied to life expectancy but to actual survival, per standard annuity terms in the study guide. Option C is incorrect; an annuity provides income, while whole life insurance offers a death benefit-combining them is a different product (e.g., a universal life policy), not a joint and survivor annuity. Option D is wrong because annuities, unlike life insurance, don't typically require evidence of insurability, as they're based on longevity, not mortality risk (Virginia Code § 38.2-3113). The study guide emphasizes the lifetime payment feature as the defining trait, confirming A.

NEW QUESTION # 282

Under an absolute assignment, a life insurance policyowner transfers:

- A. The requirement to pay premiums to a third party
- B. Ownership rights as collateral for a loan

- C. All policy ownership rights to a new owner
- D. Limited policy rights to another party

Answer: C

Explanation:

Detailed Answer in Step-by-Step Solution:

* An absolute assignment transfers all ownership rights (C) of a life insurance policy to a new owner, relinquishing the original owner's control.

* Option A (limited rights) is a partial assignment. Option B (premium payment) is not ownership.

Option D (collateral) is a collateral assignment, not absolute.

The Virginia study guide defines absolute assignment as the complete transfer of all policy rights to a new owner, distinct from collateral assignments for loans. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Policy Assignments."

NEW QUESTION # 283

A valid contract requires:

- A. A written offer
- B. A company form
- C. Written evidence
- D. Consideration

Answer: D

Explanation:

For an insurance policy to be legally binding, four essential elements must exist: (1) offer and acceptance, (2) consideration, (3) competent parties, and (4) legal purpose. Consideration refers to the exchange of value: the applicant's premium and representations in the application, and the insurer's promise to pay benefits. Exact extract: "Consideration is the value each party gives to the other: the insured provides premiums and truthful statements, while the insurer provides the promise of benefits." Without consideration, a contract cannot be enforced.

Reference:

NEW QUESTION # 284

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

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

Answer: B

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 # 285

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