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Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q28-Q33):

NEW QUESTION # 28

Under Virginia standards for marketing long-term care coverage, all of these are prohibited sales practices EXCEPT:

- A. Replacing existing coverage
- B. Twisting
- C. High pressure tactics

- **D. Cold lead advertising**

Answer: D

Explanation:

Virginia Code § 38.2-5207 and 14VAC5-200-185 outline marketing standards for long-term care (LTC) insurance to protect consumers. Option A (twisting)-misrepresenting a policy to induce replacement-is prohibited as an unfair practice (Virginia Code § 38.2-502). Option C (high pressure tactics)-aggressive sales forcing quick decisions-violates ethical standards and is banned (14VAC5-200-40). Option B (replacing existing coverage) is incorrect as stated; replacement itself isn't prohibited but requires disclosure via a replacement notice (14VAC5-200-75), making it regulated, not banned outright-however, the question implies unauthorized or deceptive replacement, which is prohibited. Option D (cold lead advertising)- soliciting via broad, unsolicited leads (e.g., mailers)-is permitted if it complies with disclosure rules and isn't deceptive (14VAC5-200-50). The study guide likely lists twisting and high pressure as unethical, with examples like misstating benefits, while allowing cold lead ads with proper labeling (e.g., "advertisement"), making D the exception.

NEW QUESTION # 29

If a patient with a preferred provider organization (PPO) chooses to use a non-PPO provider, the patient usually can expect:

- A. 100% reimbursement for the service provided
- B. To pay the full cost of care
- C. A one-year waiting period before re-enrolling in the PPO
- **D. To have higher out-of-pocket expenses**

Answer: D

Explanation:

Detailed Answer in Step-by-Step Solution:

* In a PPO, using a non-PPO provider (out-of-network) leads to higher out-of-pocket expenses (A) due to lower reimbursement rates and potential excess charges.

* Option B (full cost) is inaccurate; some coverage applies. Option C (100% reimbursement) is false.

Option D (waiting period) is unrelated.

The Virginia study guide reiterates that PPOs cover out-of-network care but at a reduced level, increasing the insured's costs compared to in-network use. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Managed Care Plans."

NEW QUESTION # 30

Which is an example of an endodontic service?

- A. Crowns
- B. Fillings
- **C. Root canals**
- D. Dentures

Answer: C

Explanation:

Detailed Answer in Step-by-Step Solution:

* Endodontic services involve treatment of the tooth's interior (pulp and roots), with root canals (C) being a primary example.

* Crowns (A) and fillings (D) are restorative, not endodontic. Dentures (B) are prosthetic, unrelated to endodontics.

The Virginia study guide classifies root canals as an endodontic procedure, distinct from restorative or prosthetic dental services, per standard dental insurance definitions. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Dental Insurance."

NEW QUESTION # 31

An insurer operating in the U.S. but headquartered outside the U.S. is:

- A. A reciprocal insurance exchange
- **B. An alien insurer**

- C. A captive insurer
- D. A foreign insurer

Answer: B

Explanation:

Detailed Answer in Step-by-Step Solution:

* An alien insurer (B) is headquartered outside the U.S. but licensed to operate within it, distinguishing it from a foreign insurer (A), which is domiciled in another U.S. state.

* A captive insurer (C) insures its parent company, and a reciprocal exchange (D) is a mutual insurance structure, neither based on location.

The Virginia study guide defines an alien insurer as one incorporated outside the U.S., operating under state licensing, per standard insurance terminology. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Insurance Company Types."

NEW QUESTION # 32

One characteristic of flexible premium life insurance is that payment of the premium can be altered at the option of:

- A. The insurer, if the Consumer Price Index has risen at least 10% over the past year
- B. The contingent beneficiary
- C. The insurer, if the prime interest rate falls below 6%
- **D. The policyowner**

Answer: D

Explanation:

Flexible premium life insurance, such as universal life (Virginia Code § 38.2-3113.1), allows the policyowner to adjust premium payments within policy limits (e.g., minimum to maintain coverage, maximum for tax advantages), offering flexibility over fixed-premium plans like whole life. Option A correctly identifies the policyowner as the decision-maker. Option B (contingent beneficiary) is false; beneficiaries have no control over premiums. Options C and D tie adjustments to economic indices (CPI, interest rates), but Virginia law and standard policies don't grant insurers unilateral premium-changing rights based on these factors- flexibility is the policyowner's prerogative, subject to cash value sufficiency. The study guide likely contrasts this with traditional policies, using examples of skipped or increased payments, confirming A as the defining trait.

NEW QUESTION # 33

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