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## **Free PDF Quiz High-quality Virginia Insurance - Virginia-Life-Annuities-and-Health-Insurance - Actual Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Tests**

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## **Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q134-Q139):**

### **NEW QUESTION # 134**

(The value that each party gives to the other in a contract is called:)

- A. Contribution

- B. Consideration
- C. Subrogation
- D. Valuation

**Answer: B**

Explanation:

Consideration is a required element of a valid contract and refers to the value exchanged between parties. In an insurance contract, the applicant's consideration is the premium and the statements made in the application, while the insurer's consideration is the promise to pay benefits as outlined in the policy. Without consideration from both parties, a contract cannot be legally binding. Contribution and subrogation are insurance principles related to claims, not contract formation. Valuation is a general term and not a legal contract requirement. Therefore, consideration correctly describes the mutual exchange of value.

**NEW QUESTION # 135**

When may a person insured under a group term insurance policy exercise the conversion option?

- A. Anytime after the group contract has existed for five years
- B. Never, because group life insurance does not have a conversion privilege
- C. Within 31 days after the person has terminated employment
- D. Anytime while insurable and still a member of the insured group

**Answer: C**

Explanation:

Virginia Code § 38.2-3330 mandates a conversion privilege in group term life policies, allowing insureds to convert to an individual policy without evidence of insurability within 31 days after losing group eligibility (e.g., employment termination).

Option C matches this precisely. Option A is false; conversion is a legal requirement. Option B is incorrect; conversion applies post-eligibility, not during active membership while still insurable. Option D (five years) is arbitrary and unsupported by law. The study guide likely details this

31-day window with examples—e.g., an employee converting to whole life after layoffs—emphasizing its protective role, making C the correct timing.

**NEW QUESTION # 136**

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

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

**Answer: D**

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 # 137**

All the following are considered Essential Health Benefits under the ACA, EXCEPT:

- A. Preventive care services
- B. Hospitalization

- C. Adult dental services
- D. Laboratory services

**Answer: C**

Explanation:

Under the Affordable Care Act (ACA), Essential Health Benefits (EHB) include a variety of categories such as hospitalization, laboratory services, and preventive care services. However, adult dental services are not included as one of the ACA's required essential benefits, though they may be offered as part of a separate plan or rider. This distinction is important as it affects coverage requirements and benefits for different age groups.

**NEW QUESTION # 138**

Which annuity would provide benefit payments for five years to the beneficiary if the annuitant died five years after the benefit payments began?

- A. A life annuity with ten years certain
- B. A reversionary annuity
- C. A five-year annuity certain
- D. A twenty-year temporary annuity

**Answer: C**

Explanation:

A five-year annuity certain provides guaranteed payments for a specific period (in this case, five years). If the annuitant dies before the end of the five-year period, the beneficiary will receive the remaining payments for the balance of the five years. This ensures the payment duration regardless of the annuitant's death.

**NEW QUESTION # 139**

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