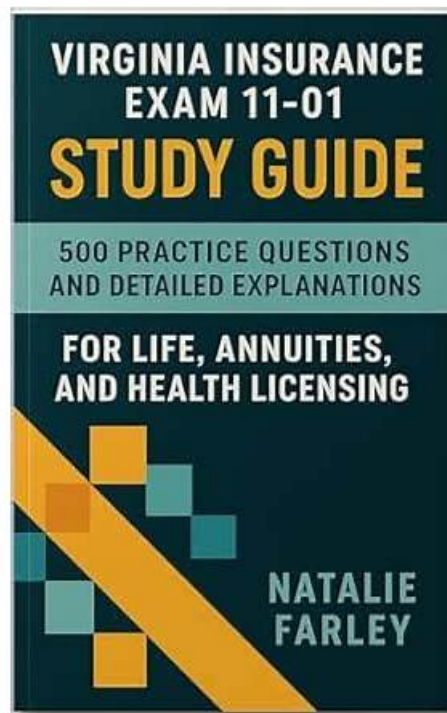


# **New Virginia-Life-Annuities-and-Health-Insurance Exam Sample, Reliable Virginia-Life-Annuities-and-Health- Insurance Study Plan**



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Welcome to DumpsFree-the online website for providing you with the latest and valid Virginia Insurance study material. Here you will find the updated study dumps and training pdf for your Virginia-Life-Annuities-and-Health-Insurance certification. Our Virginia-Life-Annuities-and-Health-Insurance practice torrent offers you the realistic and accurate simulations of the real test. The Virginia-Life-Annuities-and-Health-Insurance Questions & answers are so valid and updated with detail explanations which make you easy to understand and master. The aim of our Virginia-Life-Annuities-and-Health-Insurance practice torrent is to help you successfully pass.

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

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Topic	Details
Topic 1	<ul style="list-style-type: none"> <li>• 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.</li> </ul>
Topic 2	<ul style="list-style-type: none"> <li>• 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.</li> </ul>
Topic 3	<ul style="list-style-type: none"> <li>• 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.</li> </ul>
Topic 4	<ul style="list-style-type: none"> <li>• 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.</li> </ul>
Topic 5	<ul style="list-style-type: none"> <li>• 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.</li> </ul>
Topic 6	<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 7	<ul style="list-style-type: none"> <li>• 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.</li> </ul>
Topic 8	<ul style="list-style-type: none"> <li>• 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.</li> </ul>
Topic 9	<ul style="list-style-type: none"> <li>• Health Insurance Basics: This domain introduces health insurance fundamentals including covered perils, types of benefits, policy classifications, limited policies, common exclusions, agent responsibilities, underwriting processes, and replacement considerations.</li> </ul>
Topic 10	<ul style="list-style-type: none"> <li>• 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.</li> </ul>
Topic 11	<ul style="list-style-type: none"> <li>• 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.</li> </ul>
Topic 12	<ul style="list-style-type: none"> <li>• 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.</li> </ul>
Topic 13	<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 14	<ul style="list-style-type: none"> <li>• 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.</li> </ul>

## Reliable Virginia-Life-Annuities-and-Health-Insurance Study Plan | Virginia-Life-Annuities-and-Health-Insurance Reliable Test Preparation

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### Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q79-Q84):

#### NEW QUESTION # 79

When an HIV test is requested by a health insurer, who signs the consent form?

- A. The insurance agent
- B. The applicant's physician
- C. The medical laboratory technician
- **D. The applicant**

**Answer: D**

Explanation:

When an HIV test is requested by a health insurer, the applicant must sign the consent form. This ensures that the insured is aware of the test and agrees to its administration. The insurance agent, physician, or medical laboratory technician are not required to sign the consent, though they may be involved in administering or facilitating the test.

#### NEW QUESTION # 80

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

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

**Answer: C**

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 # 81

The Medicare "home health care" benefit is intended to cover the cost of certain health care services for insureds who are:

- **A. Homebound in a personal residence**
- B. Receiving hospice care

- C. Residing in a custodial care facility
- D. Admitted to a nursing home

**Answer: A**

Explanation:

Medicare provides home health care benefits for individuals who are homebound and need skilled nursing or therapy services. Custodial care, hospice care, and long-term nursing home stays are covered under different provisions.

Exact Extract (Virginia Medicare Study Guide): "Home health care-Medicare pays for part-time or intermittent skilled care for patients confined to the home." Reference (Virginia Documents / Study Guide):

- Virginia Health Insurance Examination Outline, Medicare Part A and B Benefits

### NEW QUESTION # 82

Which type of life insurance policy often contains a payor benefit rider?

- A. Group life
- B. Second-to-die
- C. Credit life
- **D. Juvenile**

**Answer: D**

Explanation:

Juvenile life insurance often includes a payor benefit rider, which waives premiums if the policy owner (usually a parent) dies or becomes disabled before the child reaches adulthood. Exact extract: "The payor benefit rider is typically attached to juvenile policies, ensuring coverage continues without premium payment if the payor dies or is disabled." Reference:

### NEW QUESTION # 83

After an insured's death, the insurer learned that the age on the application for a whole life insurance policy was understated by five years. The rate per \$1,000 for the applicant's actual age was \$18, and the rate for the understated age was \$15. How much will the insurer pay?

- A. 95% of the policy face amount
- B. Nothing at all
- **C. 15/18 of the policy face amount**
- D. The policy face amount

**Answer: C**

Explanation:

Detailed Answer in Step-by-Step Solution:

\* When age is misstated, the insurer adjusts the death benefit based on the premium paid versus what should have been paid.

\* Premium paid: \$15 per \$1,000 (understated age). Correct premium: \$18 per \$1,000 (actual age).

\* Ratio:  $\$15/\$18 = 5/6$  of the intended coverage. Thus, the benefit is 15/18 of the face amount (A).

\* Option B (95%) is arbitrary. Option C (full amount) ignores the misstatement. Option D (nothing) applies only in fraud cases beyond the incontestability period, not specified here.

The Virginia study guide states that under the misstatement of age provision, the benefit is adjusted proportionally to the premium paid versus the correct premium, not denied entirely. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Life Insurance Policy Provisions."

### NEW QUESTION # 84

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One of the most effective strategies to prepare for the Virginia Life, Annuities, and Health Insurance Examination Series 11-01 (Virginia-Life-Annuities-and-Health-Insurance) exam successfully is to prepare with actual Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance exam questions. It would be difficult for the candidates to pass the Virginia-Life-Annuities-and-Health-Insurance exam on the first try if the Virginia-Life-Annuities-and-Health-Insurance study materials they use are not updated. Studying with invalid Virginia-Life-Annuities-and-Health-Insurance practice material results in a waste of time and money. Therefore,

