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

Topic	Details

Topic 1	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 2	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 3	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.
Topic 4	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.
Topic 5	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.
Topic 6	General Insurance: 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.
Topic 7	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 8	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 9	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.
Topic 10	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 11	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 12	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 13	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.

Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q272-Q277):

NEW QUESTION # 272

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

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

Answer: D

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 # 273

Which is true about disability buy-sell insurance policies?

- A. The premiums are tax-deductible
- B. The policyowner may not be the beneficiary
- **C. The policy proceeds are normally received income tax-free**
- D. The insurer pays the benefits to the disabled individual

Answer: C

Explanation:

Disability buy-sell insurance funds a business partner's buyout if one becomes disabled, per Virginia Code § 38.2-3100 et seq. Option C is true; proceeds are typically tax-free under IRC § 104(a)(3) as insurance benefits, not income, if premiums aren't deducted. Option A is false; the policyowner (e.g., a partner or business) is often the beneficiary to fund the buyout. Option B is false; benefits go to the business or partner, not the disabled individual, who may receive separate disability income coverage. Option D is false; premiums aren't tax-deductible (IRC § 265), preserving tax-free proceeds. The study guide likely explains this with scenarios-e.g., \$500,000 paid tax-free to buy out a disabled partner-highlighting tax treatment, making C the true statement.

NEW QUESTION # 274

The "needs approach" in life insurance is most useful in determining:

- A. The most appropriate method for prospecting new clients
- B. Which companies offer the best array of life insurance products
- C. Which types of individuals the agent should attempt to meet
- **D. The amount of life insurance to be recommended to a client**

Answer: D

Explanation:

The needs approach calculates the amount of life insurance a client should have by analyzing family financial obligations-such as income replacement, education costs, debts, and funeral expenses. This approach ensures sufficient coverage to meet survivors' future needs.

Exact Extract (Virginia Life Insurance Study Guide): "The needs approach considers the financial needs of survivors to determine the appropriate amount of life insurance coverage, including income, debt repayment, education funding, and final expenses." Reference (Virginia Documents / Study Guide):

- Virginia Life & Annuities Insurance Examination Outline, Section 2.1 Needs approach

NEW QUESTION # 275

All of the following statements about universal life insurance are true EXCEPT:

- A. A mortality charge is subtracted from the cash value accumulations each month
- B. The policy stipulates the amount that will be used for company expenses

- C. Death benefits are taxed as ordinary income
- D. Policy loans affect the amount of interest credited to the policy cash value

Answer: C

Explanation:

Universal life (Virginia Code § 38.2-3113.1) features: Option A is true; a mortality charge funds the death benefit, deducted monthly from cash value. Option B is true; expense charges are disclosed (e.g., admin fees).

Option D is true; loans reduce the cash value earning interest. Option C is false; death benefits are generally tax-free under IRC § 101(a)(1), not ordinary income, unless an exception (e.g., transfer for value) applies, which isn't standard. The study guide likely contrasts universal life mechanics-e.g., \$50 monthly mortality charge-with tax-free benefits, making C the exception.

NEW QUESTION # 276

Insurance which covers business expenses and payroll when the insured businessowner is disabled is:

- A. Professional insurance
- B. Special risk insurance
- C. Business overhead expense insurance
- D. Workers compensation insurance

Answer: C

Explanation:

Business Overhead Expense (BOE) insurance is designed to cover the fixed overhead expenses of a business when the business owner becomes disabled. This includes things like payroll, rent, utilities, and other operational costs. It ensures that the business can continue to operate during the owner's period of disability. Workers compensation insurance, on the other hand, provides coverage for employees' work-related injuries, while BOE is specifically for business owners.

NEW QUESTION # 277

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