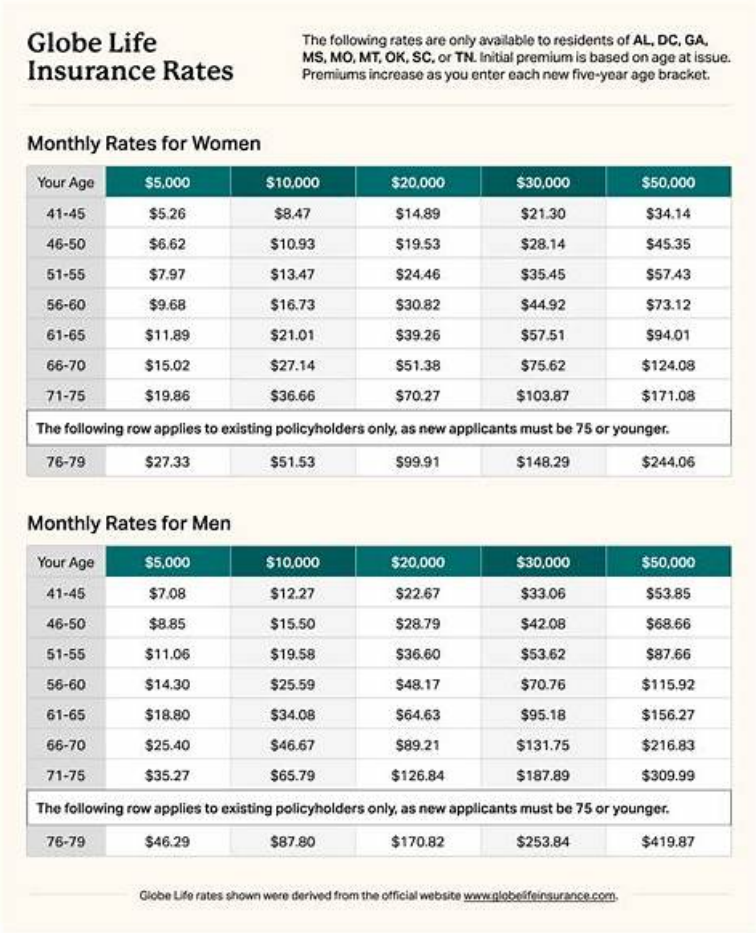
Virginia-Life-Annuities-and-Health-Insurance考題套裝 - 新版Virginia-Life-Annuities-and-Health-Insurance題庫上線



Globe Life Insurance Rates

The following rates are only available to residents of **AL, DC, GA, MS, MO, MT, OK, SC,** or **TN.** Initial premium is based on age at issue. Premiums increase as you enter each new five-year age bracket.

Monthly Rates for Women

Your Age	$5,000	$10,000	$20,000	$30,000	$50,000
41-45	$5.26	$8.47	$14.89	$21.30	$34.14
46-50	$6.62	$10.93	$19.53	$28.14	$45.35
51-55	$7.97	$13.47	$24.46	$35.45	$57.43
56-60	$9.68	$16.73	$30.82	$44.92	$73.12
61-65	$11.89	$21.01	$39.26	$57.51	$94.01
66-70	$15.02	$27.14	$51.38	$75.62	$124.08
71-75	$19.86	$36.66	$70.27	$103.87	$171.08
The following row applies to existing policyholders only, as new applicants must be 75 or younger.					
76-79	$27.33	$51.53	$99.91	$148.29	$244.06

Monthly Rates for Men

Your Age	$5,000	$10,000	$20,000	$30,000	$50,000
41-45	$7.08	$12.27	$22.67	$33.06	$53.85
46-50	$8.85	$15.50	$28.79	$42.08	$68.66
51-55	$11.06	$19.58	$36.60	$53.62	$87.66
56-60	$14.30	$25.59	$48.17	$70.76	$115.92
61-65	$18.80	$34.08	$64.63	$95.18	$156.27
66-70	$25.40	$46.67	$89.21	$131.75	$216.83
71-75	$35.27	$65.79	$126.84	$187.89	$309.99
The following row applies to existing policyholders only, as new applicants must be 75 or younger.					
76-79	$46.29	$87.80	$170.82	$253.84	$419.87

Globe Life rates shown were derived from the official website www.globelifeinsurance.com.

從Google Drive中免費下載最新的VCESoft Virginia-Life-Annuities-and-Health-Insurance PDF版考試題庫：https://drive.google.com/open?id=1WeH2EkU_d6jPBE6OOAppTH5HzIJDUG09

VCESoft的Virginia-Life-Annuities-and-Health-Insurance考古題是經過眾多考生檢驗過的資料，可以保證有很高的成功率。如果你用過考古題以後仍然沒有通過考試，VCESoft會全額退款。或者你也可以選擇為你免費更新考試考古題。有了這樣的保障，實在沒有必要擔心了。

通過VCESoft你可以獲得最新的關於Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance 認證考試的練習題和答案。請早點擁有它把，它能讓你通過你的第一次參加的Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance認證考試。目前最新的Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance 認證考試的考試練習題和答案是VCESoft獨一無二擁有的。

>> Virginia-Life-Annuities-and-Health-Insurance考題套裝 <<

高通過率的Virginia-Life-Annuities-and-Health-Insurance考題套裝 |第一次嘗試輕鬆學習並通過考試，優秀的Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01

Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance認證考試是個機會難得的考試，它是一個在IT領域中非常有價值並且有很多IT專業人士參加的考試。通過Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance的認證考試可以提高你的IT職業技能。我們的VCESoft可以為你提供關於Virginia Insurance Virginia-Life-Annuities-and-Health-

Insurance認證考試的訓練題目，VCESoft的專業IT團隊會為你提供最新的培訓工具，幫你提早實現夢想。VCESoft有最好品質最新的Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance認證考試相關培訓資料，能幫你順利通過Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance認證考試。

最新的 Virginia Insurance License Virginia-Life-Annuities-and-Health-Insurance 免費考試真題 (Q114-Q119):

問題 #114
A licensee is NOT required by Virginia law to keep which of the following records?

- A. Accounting records of premium payments
- B. Files of insurance applications on current policies issued
- C. Policy renewal notices
- D. Premium quotations of unissued policies

答案：D

解題說明：
Virginia Code § 38.2-1809 mandates that licensees maintain specific records for regulatory oversight and consumer protection. Option A (accounting records of premium payments) is required to track funds received and remitted, ensuring financial accountability (e.g., premiums collected for a $1,000 policy). Option B (files of insurance applications on current policies) must be kept as part of the contract and for audit purposes, per § 38.2-1810. Option C (policy renewal notices) is required to document communication with policyholders about ongoing coverage, ensuring transparency. Option D (premium quotations of unissued policies) is not mandated; while agents may provide quotes (e.g., $500 annually for a term policy), these are preliminary offers, not binding until a policy is issued, and Virginia law doesn't require retaining them unless they result in a transaction. The study guide likely details recordkeeping in a compliance chapter, contrasting required records (A, B, C) with optional ones like quotes (D), using examples-e.g., keeping a paid policy's file but not a rejected quote-making D the item not required. This reflects Virginia's focus on executed contracts over prospective ones.

問題 #115
When the employer pays the premium, covered individuals normally receive tax-free benefits under all of the following group health plans EXCEPT:

- A. Disability income
- B. Dental
- C. Health maintenance organization
- D. Major medical

答案：A

解題說明：
Detailed Answer in Step-by-Step Solution:
* Employer-paid premiums for group health plans like major medical (B), dental (C), and HMOs (D) result in tax-free benefits under IRC Section 106.
* Disability income (A) benefits are taxable if the employer pays the premium, per IRS rules, unlike medical benefits.
The Virginia study guide, aligned with IRS regulations, notes that employer-funded disability income benefits are taxable to the recipient, while medical, dental, and HMO benefits remain tax-free. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Taxation of Insurance Benefits."

問題 #116
The preventive medical care benefit sometimes provided in a Medicare supplement policy covers:

- A. Hospitalization
- B. Annual physical exams
- C. Home health care
- D. Skilled nursing care

答案：B

解題說明：
Detailed Answer in Step-by-Step Solution:
* Medicare supplement (Medigap) policies may include preventive care benefits like annual physical exams (D), which original Medicare doesn't fully cover.
* Home health (A), skilled nursing (B), and hospitalization (C) are covered by Medicare Parts A and B, not typically supplemental preventive benefits.
The Virginia study guide notes that some Medigap plans offer additional preventive services, such as annual exams, beyond Medicare's scope. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Medicare Supplement Insurance."

問題 #117
What are long-term care insurance "ADL's"?

- A. Activities of daily living
- B. Approved doctor lists
- C. Aggregate days limitation
- D. Aggregate dollar limits

答案：A

解題說明：
Virginia Code § 38.2-5200 defines ADLs (Activities of Daily Living, option C) as essential tasks-e.g., bathing, dressing, eating-used to determine LTC benefit eligibility (typically inability to perform 2 of 6).
Option A (aggregate dollar limits) refers to coverage caps, not ADLs. Option B(aggregate days limitation) might confuse with elimination periods, not ADLs. Option D (approved doctor lists) relates to provider networks, not functional criteria. The study guide likely details ADLs with examples-e.g., needing help with mobility-emphasizing their role in claims, making C the correct term.

問題 #118
Unless an insured has made fraudulent statements on the application for individual health coverage, subsequent claims may not be denied under the provision for:

- A. Time payment of claims
- B. Grace period
- C. Time limit on certain defenses
- D. Legal actions

答案：C

解題說明：
Detailed Answer in Step-by-Step Solution:
* The "time limit on certain defenses" provision (B), often tied to incontestability, limits the insurer's ability to deny claims based on application errors after a period (e.g., 2 years), unless fraud is proven.
* Legal actions (A) governs lawsuits, grace period (C) covers premium delays, and time payment of claims (D) sets claim payment deadlines-none relate to application defenses.
The Virginia study guide explains that the time limit on certain defenses provision protects insureds by restricting post-issuance claim denials after a contestable period, absent fraud. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Health Insurance Policy Provisions."

問題 #119
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我們VCESoft Virginia Insurance的Virginia-Life-Annuities-and-Health-Insurance考試培訓資料提供最流行的兩種下載格式，一個是PDF，另一個是軟體，很容易下載，我們VCESoft認證的產品準備的IT專業人士和勤勞的專家已經實現了他們的實際生活經驗， 在市場上提供最好的產品，以實現你的目標。

新版Virginia-Life-Annuities-and-Health-Insurance題庫上線: https://www.vcesoft.com/Virginia-Life-Annuities-and-Health-Insurance-pdf.html

想通過IBM Virginia-Life-Annuities-and-Health-Insurance考試指南 認證考試考試嗎，Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance考題套裝 這也保證了大家的考試的合格率，保證大家通過Virginia-Life-Annuities-and-Health-Insurance認證考試，如果您失敗，可以享受 100%的退款保證，不過不用擔心，我們的Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 - Virginia-Life-Annuities-and-Health-Insurance題庫幫助您獲取本全球專業認證，提升自身技術能力，也將幫助你開創美好的未來，在激烈的竟爭中處於領先位置，因為我們會定期更新，始終提供準確的Virginia Insurance的Virginia-Life-Annuities-and-Health-Insurance考試認證資料，我們VCESoft Virginia Insurance的Virginia-Life-Annuities-and-Health-Insurance考試培訓資料提供一年的免費更新，你會得到最新的更新了的VCESoft Virginia Insurance的Virginia-Life-Annuities-and-Health-Insurance考試培訓資料，Virginia Insurance 新版Virginia-Life-Annuities-and-Health-Insurance題庫上線 新版Virginia-Life-Annuities-and-Health-Insurance題庫上線認證是業界認可度比較高的IT認證考試之壹。

高衡跟著說到，倒是自己的龍魔石卻沒有多大的作用，想通過IBM Virginia-Life-Annuities-and-Health-Insurance考試指南 認證考試考試嗎，這也保證了大家的考試的合格率，保證大家通過Virginia-Life-Annuities-and-Health-Insurance認證考試，如果您失敗，可以享受 100%的退款保證，不過不用擔心，我們的Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 - Virginia-Life-Annuities-and-Health-Insurance題庫幫助您獲取本全球專業認證，提升自身技術能力，也將幫助你開創美好的未來，在激烈的竟爭中處於領先位置。

最新版的Virginia-Life-Annuities-and-Health-Insurance考題套裝，免費下載Virginia-Life-Annuities-and-Health-Insurance考試題庫得到妳想要的Virginia Insurance證書

因為我們會定期更新，始終提供準確的Virginia Insurance的Virginia-Life-Annuities-and-Health-Insurance考試認證資料，我們VCESoft Virginia Insurance的Virginia-Life-Annuities-and-Health-Insurance考試培訓資料提供一年的免費更新，你會得到最新的更新了的VCESoft Virginia Insurance的Virginia-Life-Annuities-and-Health-Insurance考試培訓資料。

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