

Name: \_\_\_\_\_

Date: \_\_\_\_\_

## CHAPTER 7

# Insuring Your Health and Your Life

## VOCABULARY CHECK

1. Tabitha worked for a year before going to technical school but now she knew what she wanted to do with her life. When she quit her job and enrolled in school she also signed up for \_\_\_\_\_ offered by the school since she was no longer covered through work.
2. Al looked into buying health \_\_\_\_\_ for himself through his employer.
3. The \_\_\_\_\_ on car insurance for Ted was going to go up with the purchase of a newer car.
4. Anthony's grandparents were on \_\_\_\_\_ because they were over 65 years old.
5. Anthony's young cousins were eligible for \_\_\_\_\_ since they lived with his grandparents.
6. Tricia was the \_\_\_\_\_ for her family's health insurance policy that was purchased through her employer.
7. Because Jontell did not have health insurance when she was injured, an insurance company would consider her injury now a \_\_\_\_\_.
8. Trey's father participates in a \_\_\_\_\_ offered at work.
9. When Bethany had to have knee surgery for a basketball injury, her parents were responsible for the first \$500 of the cost because their previous claims had not met the \_\_\_\_\_ on the insurance.
10. Curt's \_\_\_\_\_ or co-pay for his doctor's visit was \$20.
11. Theresa received money from her grandfather's \_\_\_\_\_ policy upon his death since she was listed as a \_\_\_\_\_.
12. Tera's \_\_\_\_\_ was part of her financial plan as an investment.
13. Two other types of life insurance that can be purchased are: \_\_\_\_\_, which builds no saving and does not serve as an investment, and \_\_\_\_\_, which builds savings and is more flexible.
14. When Tabitha's father changed jobs, he knew that \_\_\_\_\_ would ensure he would be able to get health insurance through his new job.

Beneficiary  
COBRA  
**Coinsurance**  
**Deductible**  
Disability insurance  
Fraud  
**Group plan**  
**Health insurance**  
HIPAA  
**Insurance**  
Liability  
**Life insurance**  
Medicaid  
Medicare  
Policyholder  
**Preexisting condition**  
**Premium**  
Term insurance  
Universal life insurance  
Whole life insurance

15. Terrence's father lost his job but because of \_\_\_\_\_ he was able to keep buying health insurance through his old employer for up to 18 months until he found a new job.
16. Filing a false claim, a type of insurance \_\_\_\_\_ can make costs soar.
17. Jamal owed the hospital \$1,200 from his surgery last year. When he went to borrow money to buy a car he had to list this debt as a \_\_\_\_\_.
18. Efi purchased \_\_\_\_\_ to provide income in the event illness or injury made it impossible for him to work and earn a living.