

# CHAPTER 14 Health, Disability, and Life Insurance

## Reviewing Key Terms: Complete the Sentence



**DIRECTIONS:** Using terms from the following list, complete the sentences below. Write the letter of the item you have chosen in the space provided.

- |  |                                |                            |
|--|--------------------------------|----------------------------|
| A. stop-loss                             | D. Medicare                    | G. beneficiary (insurance) |
| B. managed care                          | E. Medicaid                    | H. term insurance          |
| C. preferred provider organization (PPO) | F. disability income insurance | I. whole life insurance    |
|  |                                | J. cash value              |

1. Certain low-income individuals and families can qualify for a government medical assistance program called \_\_\_\_\_.
2. A federally funded health insurance program available mainly to people over 65 and to people with certain disabilities is \_\_\_\_\_.
3. \_\_\_\_\_ is a permanent policy for which you pay a specified premium each year for the rest of your life.
4. Whole life insurance can serve as an investment because it has a(n) \_\_\_\_\_.
5. Medical policies with a(n) \_\_\_\_\_ provision require the insurance policyholder to pay all costs up to a certain amount, after which the insurance company pays 100 percent of the remaining expenses, as long as they are covered in the policy.
6. Prepaid health plans that provide comprehensive health care to their members are called \_\_\_\_\_ plans.
7. A group of doctors and hospitals that agree to provide specified medical services to members at prearranged fees is called a(n) \_\_\_\_\_.
8. \_\_\_\_\_ provides protection against loss of life for only a specified term, or period of time.
9. \_\_\_\_\_ is available to provide regular cash income when you are unable to work because of a pregnancy, a non-work-related accident, or an illness.
10. A(n) \_\_\_\_\_ is a person named to receive the benefits from an insurance policy.