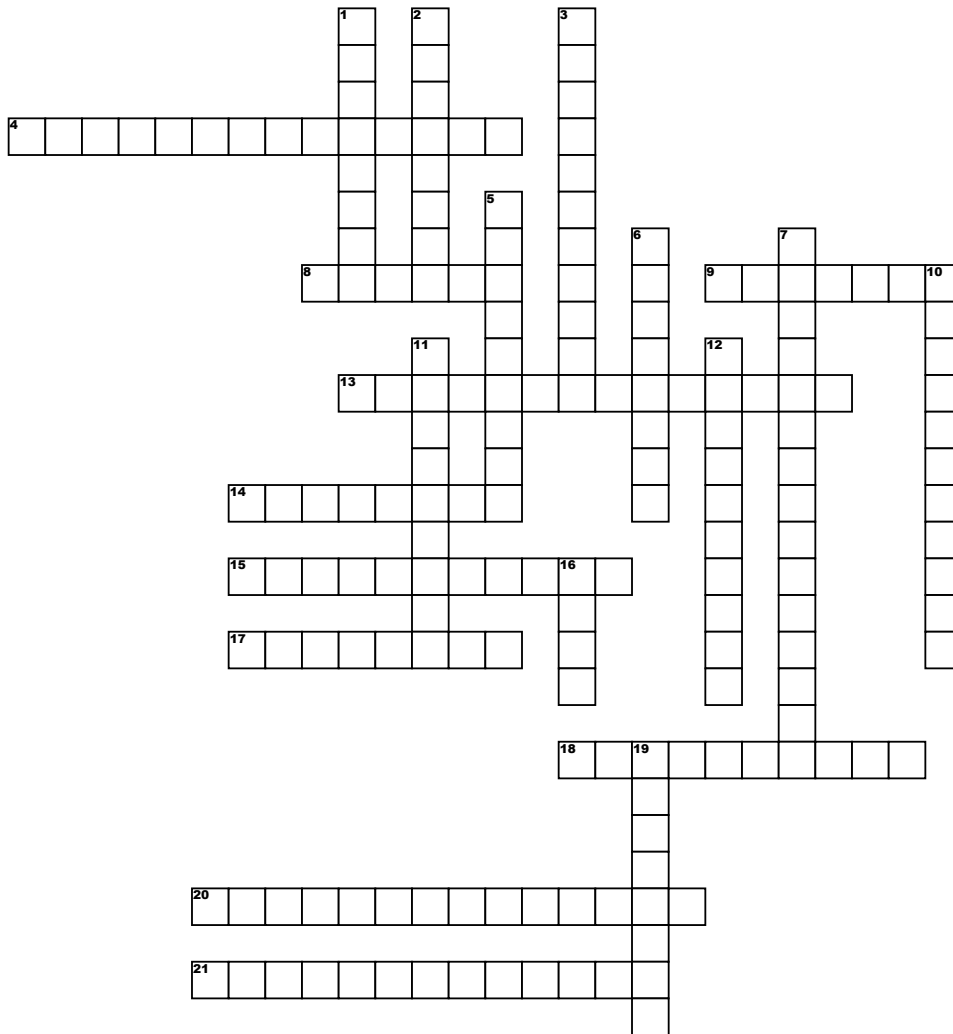


Unit 16



Across

- 4. is a strategy for protecting against risk of loss.
- 8. what a person owns
- 9. payment on an insurance policy
- 13. social insurance program that provides benefits for groups such as the elderly and unemployed
- 14. is available to people 65 and older or to people who are disabled and cannot work
- 15. the person who receives the proceeds
- 17. things of which you spend money
- 18. could be your spouse, an aging parent, a disabled sibling, or young children

20. the average age to which a person can expect to live

21. a topic that makes people think about the future—specifically, how they can make choices in the present to help their loved ones once they have passed away. It is not a fun topic to think about, but it is important

Down

- 1. something of value or usefulness
- 2. the amount of protection the insurer will provide
- 3. the amount you pay before the company that provides your insurance will pay a claim
- 5. an important tool in your financial-planning toolbox

6. available only to people with limited income

7. type of benefit that pays a portion of medical expenses

10. refers to health care plans, like HMOs and PPOs, that try to reduce costs by setting up rules for doctors and patients to follow

11. are statistical experts who collect and compile data about life expectancy—the average age a person can expect to live—for different population groups

12. conditions that affect something

16. the possibility of danger or the chance of loss

19. are carefully worded and highly detailed legal contracts that outline the terms of the insurance coverage

Word Bank

premium
managed care
Insurance
assets
medicaid
medicare

dependents
benefits
risk
deductibles
life insurance

coverage
Social Security
beneficiary
actuarial
Health Insurance

life expectancy
policies
expenses
Risk management
provisions