GROUP HEALTH INSURANCE - Key

Name: _________________________________________

PART 1

Directions: Use a T for true and an F for false to indicate your belief about each statement.

GROUP HEALTH INSURANCE IS A VALUABLE EMPLOYEE BENEFIT BECAUSE:

__T__ 1. The employer pays part of your premium for your insurance.

__T__ 2. You pay part of the premium for your insurance.

__T__ 3. Doctor appointments only cost a small amount called a co-payment of $5 -25.

__T__ 4. The insurance company will pay your hospital bill.

__T__ 5. Your prescriptions will be cheaper to purchase.

__T__ 6. The insurance company will pay for your eye exam and help you pay for the glasses.

__F__ 7. The insurance company will pay for your teeth to be cleaned and help pay for your fillings.

__F__ 8. The insurance company will pay the cost of transportation for you to visit a doctor.

__F__ 9. Purchasing insurance through your employer costs more than buying an individual health care insurance policy.

__F__ 10. All your medical expenses will be paid by the insurance company.

PART 2

Directions: Use T or F for the following statement.

__T__ 1. Employees must meet eligibility requirements in order to receive group health benefits from their employer.

__F__ 2. All employers offer group health coverage to all their employees (full-time and part-time).

__F__ 3. It is best to put your money in a savings account until you need it to pay for medical care rather than purchase insurance.

__F__ 4. It is wise to avoid paying for insurance hoping not to need medical services.

__T__ 5. Today you know more about health insurance than you did yesterday.