Name:	Date:	Period:
-------	-------	---------

Health/Life Insurance

						¹ P									
						R		^{2}W							
						Е		О							³ F
			⁴ R	Е	F	Е	R	R	A	L					Е
						X		K							Е
⁵ B						Ι		Е							F
Е						S		R			⁶ T				О
N						Т		S			Е		7 G		R
Е			⁸ D			I		С			R		Е		S
F	⁹ O	P	Е	N	Е	N	R	О	L	L	M	Е	N	Т	Е
I			D			G		M					Е		R
С			U			С		Р		¹⁰ C	О	В	R	A	V
I			С			О		Е					I		I
A			Т			N		N					С		С
R			Ι			D		S						•	Е
Y			В		¹¹ D	Ι	S	A	В	Ι	L	I	Т	Y	Р
			L			Т		Т							L
			Е			Ι		Ι							A
				¹² H	M	О		О							N
			,			N		N							

Across

- **4.** A request from your primary care physician for services from a specialist.
- **9.** you can usually enroll in your employer's plan when you begin your job or during a specified period each year.
- **10.** A government plan that requires your employer to allow you to pay to continue your health coverage months after you leave.
- 11. Insurace that is designed to replace your lost income when you cannot work because of an accident or illness.
- **12.** A managed care plan that charges a set amount for each member each year. (Abbr)

Down

- **1.** A medical condition diagnosed or treated before you join a new insurance plan.
- **2.** An insurance program set up to pay expenses for work-related injuries, illnesses and death.

- **3.** You pay for health services as you receive them.
- **5.** The person or persons that receive the death benefit upon your death.
- **6.** Insurance that pays a death benefit if the policyholder dies within a specified period of time.
- 7. Medications that have the same composition as their name brand counterparts but are less expensive.
- **8.** An example would be that you pay the first \$500 before coinsurance.