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Medical Insurance Study Guide

Define the following terms:

1. Premium- amount of money that you and/or your employer pays the insurance company every month or year as part of your insurance plan
2. Deductible- amount of money an individual pays before your insurance company will share the cost
3. Out of pocket maximum- after you have paid this amount of money, your health insurance will cover 100% of your costs for medical services that are included in your plan
4. Co-pay- the flat fee that an individual is expected to pay for a medical service, such as a doctor's appointment
5. Co-insurance- the percentage of money that you are expected to pay after the deductible is reached

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Jicheng Xie



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Professionals Frank Spellman, Lorilee Medders, Paul Fuller, 2021-10-19 This book serves as a technical yet practical risk management manual for professionals working with water and wastewater organizations. It provides readers with a functional comprehension of water and wastewater operations as well as a broad understanding of industry derivations and various stakeholder interconnectivity. This knowledge is imperative as most administrative professionals are proficient in their respective areas of expertise but sometimes lack fluency on the broader technical aspects of their organization's purpose, operations, and externalities. It also examines risk management best practices and provides an actionable review of doing the right thing the right way every time through a combination of core risk management principles. These include enterprise, strategic, operational, and reputational risk management as well as risk assessments, risk frequency matrixes, checklists, rules, and decision-making processes. Finally, the book addresses the importance of risk transfer through insurance policies and provides best practices for the prudent selection of these policies across different scenarios. Features: Provides an understanding of water and wastewater technical operations to properly implement sound risk management and insurance programs. Emphasizes the importance of building well-designed resilient systems such as policies, processes, procedures, protocol, rules, and checklists that are up to date and fully implemented across a business. Offers a detailed look into insurance policy terms and conditions and includes practical checklists to assist readers in structuring and negotiating their own policies. Handbook of Risk and Insurance Strategies for Certified Public Risk Officers and Other Water Professionals combines practical knowledge of technical water/wastewater operations along with the core subjects of risk management and insurance for practicing and aspiring professionals charged with handling these vital tasks for their organizations. Readers will also gain invaluable perspective and knowledge on best-in-class risk management and insurance practices in the water and wastewater industries.

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