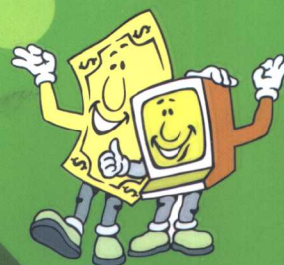




Introducing Health Insurance  
Choosing Health Insurance  
Using Health Insurance



每日健康·Everyday Health



# 保险常识

Insurance Basics

每日健康 · EVERYDAY HEALTH

# 保险常识

Insurance Basics

Globe Fearon (美) 著

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## 每日健康——保险常识

Globe Fearon (美) 著

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在新世纪,学好英语的重要性毋庸置疑,但在倡导素质教育的今天,如何提高学习英语的效率,如何能够学以致用,无疑仍是同学们所面临的一大难题。虽说条条大路通罗马,但最好不要走弯路,更不要误入歧途。

国家《英语课程标准》要求初三毕业达到国家五级水平,高三毕业应达到七级水平。在五级的总体目标中有这样的要求:能就日常生活的各种话题与他人交换信息并陈述自己的意见;七级标准的要求就更进了一步,即能就较广泛的话题交流信息,提出问题并陈述自己的意见和建议。

由此可见,学习英语的重要目的是交流,而交流的内容应该丰富多彩,并与我们的生活紧密相关,学习英语是一个艰苦而快乐的过程。基于这种想法,几经筛选,我在培生教育出版公司的出版物中发现了以下四个系列的图书,首先吸引我的是它们的系列书名:Active Learning, Life Skills, A Money Matters Guide 和 Everyday Health。通过仔细阅读,我惊喜地发现它们无论是语篇内容,还是涉及的知识领域以及语言难度,都非常适合广大中学生使用。

这套丛书很好地体现了学科融通的教育理念,语篇紧密结合实际生活,通过完成一个个活动,使同学们既丰富了相关的课外知识,又掌握了一定的实际技能,而当同样的场景在生活中再次呈现的时候,我们会快速地从大脑中提取相应的信息来有效地应对。也就是说,通过学习这套丛书同学们可以达到学习语言和增强自身适应社会能力的双重目的。经过系统的学习,同学们的综合素质无疑会得到显著的提高,而这也正是我将本丛书命名为“素质英语”的初衷。

愿同学们能够从《素质英语——中学英语选修课丛书》中获取给养,增长学识、完善技能,逐步提高自身的综合素质,以充沛的勇气和信心面对21世纪的诸多挑战!

## 序 言

《每日健康》系列丛书旨在向广大中学生提供健康、安全、防病、保健等方面的知识，使同学们能拥有健康的体魄、和谐的家庭，能增强自我保护意识，能了解营养和保险方面的常识，在增长学识才干的同时身心健康地茁壮成长。作为高中英语泛读课、选修课教材，本系列丛书不仅能帮助同学们拓展知识面，了解异国文化，而且能激发阅读兴趣，提高语言素质。

本系列丛书由六本分册组成：《人身安全》、《体育锻炼》、《科学膳食》、《个人保健》、《家庭生活》和《保险常识》。

《人身安全》侧重于如何预防各种事故的发生，比如火灾、车祸、运动损伤、暴力袭击等。《体育锻炼》涉及如何保持一生健康：测评健康状况，提高身体素质，坚持体育锻炼，监控锻炼进展。《科学膳食》讲述营养与饮食的基本常识，教你如何改正不良饮食习惯，如何阅读食品成分说明，如何达到理想体重。《个人保健》阐明个人卫生对身体保养、疾病预防的作用以及传染病、性病的起因、症状和治疗。《家庭生活》分析家庭在当今社会的构成和作用，包括家庭类型、家庭关系和家庭职责等。《保险常识》列举个人与家庭进行健康保险的必要性，医疗保险的运作以及各种健康险种的范围、费用、要求等。

本系列丛书侧重文章的内容理解而非语法知识，因此，每课书的学习目标和练习都以内容为主，语言为辅。为了帮助同学们扫清词汇障碍，每课书还都配有单词及词组注释，包括音标、词性和中文释义。另外，各分册各课编排体例保持一致，主要包含中英文题目、导学、学习目标、文化背景、正文、语言难点、练习及其答案，脉络清晰，使用方便。

# 导学

随着公费医疗的逐步取消，购买健康医疗保险越来越成为人们谈论的热点话题，但是由于中国的保险业还处于起步阶段，很多人对保险还漠不关心或者知之甚少。与保险有切身利益关系的人尚且如此，那么对于正在校园里的中学生们来说，保险更是一门“显学”了。因此当同学们拿到这样一本阅读材料的时候，也许有人会直接把它扔到一边并说：“保险和我有什么关系，那是大人们的事情。”

这个观点显然是不对的。保险和我们生活中的每个人息息相关。现在不仅大人们有健康保险，失业保险，养老保险等，在校的大、中、小学生都要购买健康保险。当然你不会因为读完这本书成为保险专家，但是你能基本了解保险是什么；意识到保险的重要性；知道有什么样的保险类型；懂得怎样选择适合自己的医护计划；明白在你所支付的医疗费用中，哪些是你的保险涵盖的部分，以及怎样从保险公司索取这些费用等等。这些知识不仅能让大家更好地维护自己的利益，而且能为将来走进保险行业打下基础。

本书共分三个单元，每个单元由三篇课文及单元复习组成。第一单元主要介绍何谓保险，有哪些保险选择，以及如何申请保险。第二单元教你如何比较各种保险，从而选择最适合你的保险类型。第三单元告诉你各个保险类型有不同的涵盖内容，怎样在涵盖范围内选择最好的医生和医院，以及在支付医疗费用后如何向保险公司申报等。

除此以外，这本书还包含了丰富的英语词汇和语言点。相信在读完这本书后，不同程度的同学和抱着不同目的来读这本书的同学都会有所收获。

# Insurance Basics



This book will help you understand what health insurance is all about.

Do you know why health insurance is important to you? How does insurance help you meet the high cost of health care today? Lessons in this book have the information to answer these questions.

When you have finished this book, you will know why people need health insurance today. You will be able to make decisions about what kind of health insurance meets your needs. You'll also know how to apply for health insurance, how much it costs to buy, and how to use insurance to pay for your health care.

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### Answer Key 参考答案



# Unit 1

## Introducing Health Insurance

### 医疗保险简介

#### Lesson 1

#### What Is Health Insurance? 何为医疗保险



Health care costs a lot of money today. How do families pay for doctor and hospital bills? People buy health insurance to help pay for their health care.

#### Lead-in 导读

你曾因为不得不去看医生而发愁吗？你曾面对大堆的医疗账单而苦于囊中羞涩吗？你想用少量的钱来付大笔的账单吗？方法有一个，那就是购买医疗保险。保险是一个未雨绸缪的好方法。那么究竟什么是健康保险，它又能付哪些账单呢？

#### Learning Objectives 学习目标

You will be able to:

- ▶ Learn about simple past tense.
- ▶ Understand the importance of having health insurance.
- ▶ Identify typical services covered by health insurance.

#### Culture Notes 文化背景

在国外，保险业十分发达，险种丰富：人寿险、车险、财产险等，五花八门。人们投保的意识也很高，因为保险能弥补人们因意外而带来的伤害、损失，能保一方平安。然而在中国，保险业的发展相对滞后，人们投保意识也不高。随着中国经济的发展和加入世界贸易组织，外国保险业进入中国，相信中国的保险业一定会蓬勃发展。

Robert found his mother sitting in the kitchen. She was looking at papers that were scattered<sup>1</sup> all over the table.

"Hi Mom," said Robert. "What are you doing?"

"I'm looking over your father's medical<sup>2</sup> bills<sup>3</sup>," answered Robert's mother. "We finally have all the bills from your dad's operation last month."

"That looks complicated<sup>4</sup>," said Robert.

"It is," said his mother.

"Did Dad's operation cost a lot of money?" asked Robert.

"Yes, it was very expensive," answered his mother. "It's a good thing we have health insurance. If we didn't, I'm not sure how we would ever pay these bills."

"How much did the operation cost?" Robert asked.

"I don't know for sure yet," answered Robert's mother. "But look here. The hospital room alone cost \$600 for one day. Your father was in the hospital for 10 days."

"Wow!" exclaimed<sup>5</sup> Robert. "That's \$6,000 just for the hospital room. What about all the doctors and all the medicine?"

"Sit down," said Robert's mother. "Let's look through<sup>6</sup> these bills and see if we can answer your questions."

## The High Cost of Health Care

→ 昂贵的卫生保健费用

Robert's father was sick<sup>7</sup> for several months. He visited the doctor many times before he knew what was wrong. He had a serious problem with his heart. He needed an operation to fix his heart condition.

Robert and his mother added up all of his father's doctor and hospital bills. Robert was shocked<sup>8</sup> — so was his mother. The amount<sup>9</sup> was \$300,000. How would Robert's family ever pay all the bills?

Most people do not make enough money to support a family and pay huge medical bills. Robert's father is a high school teacher. He is lucky. He will have help paying for his operation.

What would your family do if someone was very sick and had to go into a hospital? How would your family pay for the hospital room? How would they pay for all the doctor's bills? What about all the medicine a sick person has to take? How would your family pay for that?

Many families in the United States do not have to pay all the costs of their health care. Many families have a kind of protection called insurance to help them pay their bills. People buy insurance for their cars and for their homes. People also buy health insurance, or medical insurance, to help pay for their health care.

### Language Notes | 语言难点

1. scatter /'skætə(r)/ *v.* 分散; 散开; 撒开

2. medical /'medɪkəl/ *adj.* 医学的; 内科的

3. bill /bɪl/ *n.* 账单; 票据

4. complicated /'kɒmplɪkətɪd/ *adj.* 复杂的; 难解的

5. exclaim /ɪks'kleɪm/ *v.* 呼喊; 惊叫

6. look through 审核; 浏览

7. sick /sɪk/ *adj.* 不舒服的; 有病的

8. shock /ʃɒk/ *v.* 使震惊

9. amount /ə'maʊnt/ *n.* 数额; 数量

The best way to explain insurance is to give an example. Imagine that 20 people get together to form a special group. The purpose<sup>1</sup> of the group is to keep the members from losing money in case of<sup>2</sup> an accident. The group protects, or offers<sup>3</sup> insurance, for their cars the members drive. Each member pays a certain amount of money each month, \$20, to save for emergencies<sup>4</sup>.

Imagine that one of the group members, Sally, has a car accident. The damage<sup>5</sup> to her car is \$500. The damage to the other car is also \$500. Because Sally is a member of the group, she has insurance on her car. The group pays to fix Sally's car and the other car. Sally does not have to pay the entire<sup>6</sup> cost to fix both cars by herself.

This simple example helps explain how insurance works. People pay a certain amount of money each month for protection. Robert's father pays \$75 each month for the family's health insurance. Robert's father buys his health insurance through his job as a teacher. The insurance is affordable<sup>7</sup> to him because it costs less than if he bought it himself. Because he has health insurance, Robert's father does not have to pay all of the medical bills for his operation. The insurance company helps pay the bills.

There are different kinds of health insurance. Different kinds of insurance have different coverage<sup>8</sup>, or services they will pay for. Most types of health insurance help pay for doctors, medicines, hospital stays, tests, and operations. Usually, health insurance will not pay for long-term health care such as a nursing home.

If possible, families should have some kind of health insurance. If a family does not have enough health insurance, they may have financial problems. They may not be able to pay all the doctor's and hospital bills if a family member becomes sick.

## Think about It → 思考题

1. What is health insurance?

---



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2. Why is it important for a family to have health insurance?

---



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### Language Notes | 语言难点

1. purpose /'pɜ:pəs/ *n.* 目的; 意图

2. in case of 以防万一

3. offer /'ɒfə(r)/ *v.* 提供

4. emergency /'ɪmɜ:dʒənsi/ *n.* 紧急情况; 不测事件

5. damage /'dæmɪdʒ/ *n.* 损伤; 伤害

6. entire /ɪn'taɪə(r)/ *adj.* 全部的; 完全的

7. affordable /ə'fɔ:dəbl/ *adj.* 供应得起的

8. coverage /'kʌvərɪdʒ/ *n.* 保险范围; 保险项目

# What Does Health Insurance Pay For?

## → 医疗保险赔偿范围

Think about the last time you were sick. Your parent or guardian<sup>1</sup> probably took you to a doctor. The doctor took your temperature and listened to your heart. Your doctor may have taken an X-ray and a sample<sup>2</sup> of blood to test. The doctor probably gave you medicine to take to get well. It takes time and people to help you feel better when you are sick. All these things cost money. Health insurance helps pay for many of these things.

Most kinds of health insurance pay for visits to a doctor when you are sick. Some kinds of insurance also help pay for visits to a doctor when you are well. Many people see their doctors each year to get a physical exam<sup>3</sup>. This exam lets people know if they are healthy. They find out if they have any health problems. They also find out how to stay healthy and avoid becoming sick.

Health insurance will help pay for an injury<sup>4</sup> you might get. You might get hurt or injured in an accident at home or in a car. Sometimes you injure yourself playing sports or doing other physical activities.<sup>5</sup>

Sometimes when you are sick or injured, you need to go to the hospital. At the hospital, doctors and nurses do tests to find out what is wrong with you. They also take care of you day and night while you are in the hospital. Health insurance covers the costs of the hospital room, the tests that are done, the medicine you are given, and the care provided by the doctors and nurses.



*Health insurance will help pay for the costs of caring for an injury.*

### Language Notes | 语言难点

1. guardian /'ɡɑːdɪən/ *n.* 监护人

2. sample /'sæmpl/ *n.* 标本; 样品

3. physical exam 体检

4. injury /'ɪndʒəri/ *n.* 伤害; 损害

5. activity /æk'tɪvɪti/ *n.* 活动

If you are sick or injured, you might need medicine. Health insurance usually pays for some of the medicine you need to take.

Pregnant<sup>1</sup> women and their unborn babies need special health care. Women should see their doctor often when they are pregnant. The doctor makes sure the unborn child is healthy and strong. The mother also can learn how to take care of herself and her baby. Health insurance will often cover<sup>2</sup> this special care for a woman and her unborn baby.

Some kinds of health insurance also pay for special kinds of health care. For example, people sometimes need to see a doctor for their emotional<sup>3</sup> or mental<sup>4</sup> health. Other kinds of health insurance help pay the costs of seeing a dentist to take care of your teeth. Some kinds of health insurance even pay to see an eye doctor if you need glasses.

Some kinds of health insurance cover unusual or very special needs. These kinds of insurance can be very expensive, but they are available<sup>5</sup> if people need them.

## Insurance Basics in Action → 活学活用

3. What are three things that health insurance helps pay for?

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4. Why is it important for a pregnant woman to visit her doctor often before her baby is born?

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## Lesson Review → 课文回顾

5. Cross the following items that are not usually covered by health insurance.

- |                           |                       |                             |
|---------------------------|-----------------------|-----------------------------|
| a. fee for X-ray          | b. fee for blood test | c. visits to a doctor       |
| d. cost at a nursing home | e. injury             | f. fees for plastic surgery |

6. How are people able to get affordable insurance coverage?

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### Language Notes | 语言难点

1. pregnant /'pregnənt/ *adj.* 怀孕的；妊娠的
2. cover /'kʌvə(r)/ *v.* 支付
3. emotional /ɪ'məʊʃənl/ *adj.* 情感的

4. mental /'mentəl/ *adj.* 精神的；心理的
5. available /ə'veɪləbl/ *adj.* 可获得的；可用的

**Fill in the blanks with the following words and expressions.** 选词填空。

insurance, health insurance, injury, coverage

7. \_\_\_\_\_ is the types of health care that insurance will pay for.
8. \_\_\_\_\_ is the specific kind of insurance that helps pay for part of your medical expenses and health care.
9. \_\_\_\_\_ is hurt or damage to a person.
10. \_\_\_\_\_ is the protection you buy from a company that says it will help you pay for the costs of health care or for damage caused by fire or accidents.

**Portfolio** → 实践积累

**What Would You Say** 说说看

11. Work with a partner. Imagine your partner and his or her family do not have health insurance. Your friend's father thinks health insurance is a waste of money. What would you say to your friend to help him or her understand why health insurance is important? Write a skit (滑稽短剧) explaining to your friend why his or her family should have health insurance.

## Lesson 2

# Health Insurance Options 医疗保险种类



*Some people get health insurance from their workplace. A group insurance plan from work can cover the whole family.*

### Lead-in 导读

知道了保险的重要性，了解了保险的种种好处，你一定在想，这么好的东西，我也想要。可是怎样才能得到保险呢？本篇文章会给你指点迷津。

### Learning Objectives 学习目标

You will be able to:

- ▶ Learn about passive voice.
- ▶ Identify different ways of getting health insurance.
- ▶ Compare costs of group and individual insurance plans.

### Culture Notes 文化背景

在西方国家，健康保险是非常重要的。每个人在寻找工作的时候都会确认健康保险是否属于他待遇的一部分，并了解他的雇主会以怎样的比例去支付保险费用。一旦公司对健康保险妥当地统筹安排，员工的健康、医疗利益就能得到保障。

Jacob was very excited. He couldn't wait to get home to talk to his wife Olivia and son David.

"Olivia!" Jacob called as he entered the small apartment<sup>1</sup>. "I have some great news for you!"

"Calm down," said Olivia, sitting next to David. "What's got into you today?"

"I got the job!" said Jacob with a big smile on his face. "They called me this afternoon."

"That's great news, Jacob," said Olivia. "I know you've wanted this job for a long time. When do you start?"

"I start on Monday," said Jacob. "The job is everything I've wanted. And that's not all. The best part is that we get health insurance. Remember how much it cost last year when David was sick? Now we don't have to worry about doctor bills<sup>2</sup>."

"Jacob, that's great," said Olivia. "It's nice not to have to worry about paying for a doctor when we need to see one. How long do we have to wait to use the health insurance?"

"We only have to wait until the first of the month," said Jacob. "Get your coats, you two. Let's go celebrate<sup>3</sup>."

## How You Get Health Insurance

→ 怎样获得医疗保险

Right now, you are most likely covered by your parents' or guardian's health insurance. You probably will be covered by that insurance until you are 19 or 21 years old. In some cases, you might be covered as long as you are a full-time student at a college or university. But after that time, you will need to get your own health insurance.

You may be wondering why Jacob is so excited about getting health insurance with his new job. In many jobs, health insurance is an employee benefit<sup>3</sup>. It is an important benefit to look for when you are searching for a job. An employee benefit is almost like getting extra money for the work you do. Employee benefits include a paid vacation and paid holidays. Another employee benefit is health insurance at a lower cost or no cost to you.

Health insurance is very expensive to buy. You will learn more about these costs in Lessons 5 and 6. One of the best ways to get affordable health insurance is through your employer<sup>4</sup>. Your employer is the person or company for which you work.

When you get health insurance from your employer, you are taking part in a group insurance plan<sup>5</sup>. A group insurance plan is one that covers health costs for many people. Buying insurance through a group plan lowers the cost to the individuals covered by the plan.

### Language Notes | 语言难点

1. apartment /ə'pɑ:tment/ *n.* 公寓

2. celebrate /'sele,breɪt/ *v.* 庆祝

3. employee benefit 员工利益

4. employer /ɪm'plɔɪə(r)/ *n.* 雇主

5. group insurance plan 集体保险方式



## Employers and employees share costs

### → 雇主与雇员分担费用

Most employers help to pay the cost of health insurance for their employees. For example, insurance may cost \$200 each month for each employee. The company might pay \$150 for each employee. The employee then has to pay only \$50 each month. The table on this page shows how much this employee can save on health insurance each year.

Yearly Insurance Costs for One Employee		
Total Cost	Company Pays	Employee Pays
\$200 per month × 12 months \$2,400 per year	\$150 per month × 12 months \$1,800 per year	\$50 per month × 12 months \$600 per year

The table above shows that the employee at this company saves \$1,800 per year on health insurance. Now you can see why health insurance is such an important employee benefit.

Some employees pay more for health insurance than others. Marilyn, for example, is not married and she does not have any children. She pays \$50 a month for her health insurance. The cost of Jacob's health insurance will be \$175 per month. He is paying for himself, his wife Olivia, and his son David.

The amount of money an employee pays for his or her health insurance also depends on<sup>1</sup> the company for which he or she works. The more people that work for a company, the lower the costs of health insurance. Some companies, although not very many, pay the entire cost of an employee's health insurance. The employee pays nothing. That is a great employee benefit!

As long as<sup>2</sup> Jacob has his job, he will have the health insurance provided by his employer. But what happens if Jacob loses his job? What happens to his health insurance?

In 1985, the United States government passed a law to help people who lose their jobs but want to continue their health insurance. This law is called COBRA. COBRA works only for a person who has worked for an employer with 20 or more employees. In such a case<sup>3</sup> the person who loses his or her job can continue his or her health insurance. COBRA allows the person to pay for health insurance under the employer's group plan for up to 18 months. This gives the person time to find other health insurance. Insurance under COBRA costs more than insurance for employees.

#### Language Notes | 语言难点

1. depend on 依靠; 支持

2. as long as 只要

3. in such a case 在这种情况下