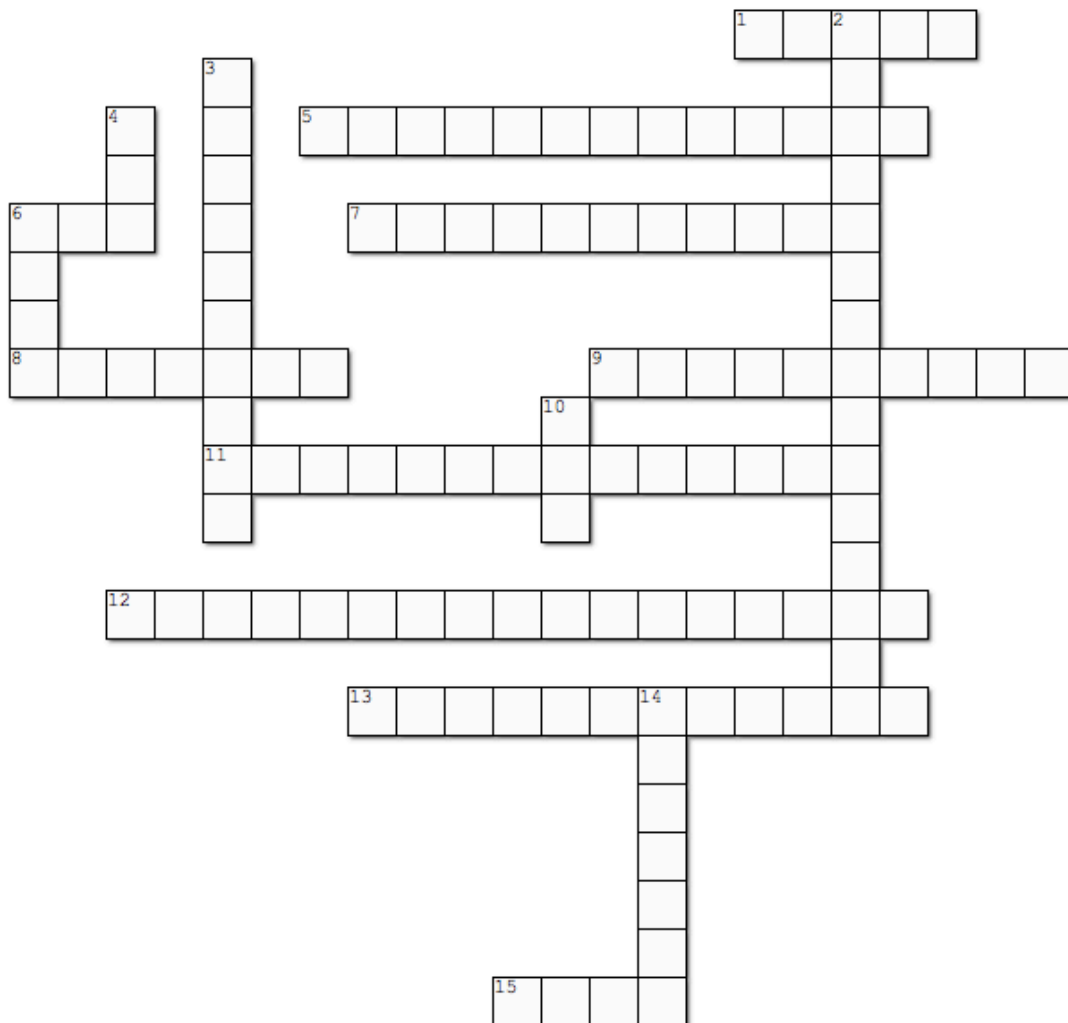


# Health Care Terms

Complete the crossword below



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## Across

1. Set amount you pay for health care services
5. Plan where the employer pays a fixed premium and the insurance company is responsible for paying claims
6. Account where only your employer makes tax-free contributions that can be used for health care expenses the plan doesn't cover
7. Cost-sharing by you and the plan - i.e., plan pays 80%, you pay 20%
8. Amount you pay every month to have health coverage, deducted from your paycheck
9. Short- or long-term leave
11. Sum of money that is paid on the death of an insured person
12. The most you have to pay in a calendar year. Once met, plan pays 100%
13. Plan where the employer pays for each claim as it's incurred, not the insurance company
15. Retirement plans

## Down

2. Must be covered 100% in-network under health care reform
3. Amount you pay before the plan will pay any benefits
4. Account which can be identified as either Healthcare or Dependent Care
6. Plan that requires a high out-of-pocket cost for medical care before any costs will be paid by the plan
10. Account available to you if you're enrolled in an HDHP that meets IRS limits
14. Group of preferred health care providers who have agreed to charge lower, negotiated rates