

INSURANCE

Lesson Length: 1.5 hours + Extension Activity

Vocabulary & Expressions: Insurance, monthly premium, co-pay, deductible and other insurance related vocabulary

Language/Culture Point: Learning to be cautious with insurance salespeople and turn down offers

Objective: Students will be able to understand common types of insurance in the United States and how they work

Materials: Chart paper, Insurance Scenario Cards, PPT Presentation: Insurance, insurance flyers/brochures, red, green, and yellow Signal Cards, ball, computers, overhead projector or insurance flyers, computer lab, internet connection



STEP 1: ACTIVATE BACKGROUND KNOWLEDGE

| Time Frame | Materials | Teaching Strategies |
|------------|---------------|---------------------|
| 10 minutes | - Chart paper | - Mind Mapping |

TEACHING ACTIVITY

1. Write the word, “insurance” on a piece of chart paper and draw a circle around it. Ask students: what comes to mind when they see this word? What different kinds of insurance are there?
2. Using a piece of chart paper, create a mind map with as many different kinds of insurance as the class can think of. In the mind map, create branches off the word, “insurance” that you wrote. Make sure to include health, car, renter’s, homeowner’s, and life insurance.
3. Ask students: what does insurance do? Why would people get it? What can it help protect you from? Explain to students that by paying a certain amount of money every month you can protect yourself and your family from the high cost of injury or damages to your property.
4. If students or members of their family don’t have insurance ask them: why not? Is insurance always necessary? When is it a good idea? When is it unnecessary? Has anyone ever tried to sell you insurance even though you know that you don’t need it? What did you tell them?
5. Explain to students that there are certain kinds of insurance we are required to have

INSURANCE

such as health insurance and car insurance and some that are optional like renter’s insurance and life insurance.

- Place the chart paper to the side before proceeding onto the next activity.

STEP 2: MINI-PRESENTATION WITH PROMPT

| Time Frame | Materials | Teaching Strategies |
|------------|---|---|
| 10 minutes | <ul style="list-style-type: none"> - Computer and projector - PPT Presentation: Insurance - Insurance flyers | <ul style="list-style-type: none"> - Teaching with PowerPoint - Using Pictures - Authentic Materials |

TEACHING ACTIVITY

- Give a PowerPoint presentation to the class to illustrate the 5 main kinds of insurance covered in Step 1: health, car, renters’, homeowner’s, and life. Start by introducing the concepts of a premium, a deductible, and a co-pay. As you discuss each type of insurance, mention if it has a premium, a deductible, and/or a co-pay, and what can affect the cost of the insurance. If you are unable to use PowerPoint in class, print pictures that represent each type of insurance and bring them to class.
- If you find it helpful, you may present insurance flyers or brochures to the class for each type of insurance before you discuss them in the presentation.
- For each type of insurance you may provide the following simple descriptions:

“I have car insurance. I pay an \$80 monthly premium so that my insurance will pay for the cost of damages or injuries if I am in an accident. My age, how old my car is, and my driving record can make my car insurance more or less expensive.”

“Health insurance helps pay for medical bills. When I go to the doctor my co-pay is \$10. If I didn’t have health insurance the bill would be \$200. Health insurance is cheaper when you are young and healthy than when you are older and sick.”

“Life insurance also helps pay for funeral costs and to make sure that my money is handed down to my children. I don’t need life insurance because I don’t have a lot money or children. (so I don’t need life insurance.) Life insurance is like health insurance. It’s cheaper if you are young and healthy.”

“Renter’s insurance helps pay for my stolen property in case my things are stolen. I will pay a deductible of \$500 but after that my insurance pays for everything else. The more valuable things you own, the more expensive renter’s insurance is.”

INSURANCE

“Homeowner’s insurance helps protect my house against hurricanes. If my house ever gets damaged, my insurance will cover some of the costs. The more expensive your home is the more expensive the insurance is.”

- Repeat the PPT at least once.


STEP 3: DISCUSSION AND COMPREHENSION CHECK

| Time Frame | Materials | Teaching Strategies |
|--------------|--|--|
| 5-10 minutes | <ul style="list-style-type: none"> - Computer and projector - PPT Presentation: Insurance - Red, green, and yellow Signal Cards - Insurance Flyers/Brochures | <ul style="list-style-type: none"> - Teaching with Power-Point - Using Pictures - Signal Cards - True/False Quiz |

TEACHING ACTIVITY

- Go through each slide/card in the presentation in the same order as you did in Step 2.
- For each card in the presentation make at least one true or false statement.
- Students will hold up a red signal card if your statement is false, a green card if your statement is true, and a yellow card if they don’t know.
- If students are confused about any of the concepts review the presentation once more as well as the vocabulary used in them. Pass around the insurance flyers or brochures you presented in Step 2 to further this discussion if necessary.

STEP 4: HIGHLIGHT LESSON FOCUS AND MODEL TASK

| Time Frame | Materials | Teaching Strategies |
|------------|--|---|
| 15 minutes | <ul style="list-style-type: none"> - Insurance Scenario Cards - Insurance Flyers | <ul style="list-style-type: none"> - Scenario Cards  - Problem Solving |

TEACHING ACTIVITY

- Put up the mind map again from Step 1 that you drew on chart paper and review the 5 main kinds of insurance you will be going over today with students. Write the words deductible, co-pay, and monthly premium on the board as well. Make sure that all of these concepts are clear before moving on.

INSURANCE

NOTE: Here would be a good place to highlight that homeowner’s insurance doesn’t cover earthquakes or floods- some people automatically assume that they do.

2. Present the deck of scenario cards to the class. There will be 10 cards total with 2 cards each that represent the different kinds of insurance covered in this lesson.
3. Draw a card and read it aloud to the class. Write down and/or review any vocabulary that the students don’t understand. Use insurance flyers to illustrate the concepts on the card if necessary.
4. Thinking out loud, demonstrate problem solving to the class. You should:
 - a. Decide what kind of insurance the scenario requires.
 - b. Brainstorm what the co-pay, deductible, and monthly premium might cost, and why based on the information on the scenario card.
 - c. Decide whether the person in the card needs insurance or doesn’t. Make sure that you are clear about why the character in the card needs or doesn’t need insurance by stating:

“He needs health insurance because...”


OR

“She doesn’t need renter’s insurance because...”

NOTE: Health insurance will be the only insurance where the insured person will have a co-pay.

5. Write notes on the board to illustrate your thinking. Include key vocabulary.

STEP 5: GUIDED PRACTICE

| Time Frame | Materials | Teaching Strategies |
|------------|--|---------------------------------------|
| 10 minutes | - Insurance Scenario Cards  | - Scenario Cards - Problem Solving |


TEACHING ACTIVITY

1. Choose a strong student to pick a card from the pile and read it to the class. Have the student brainstorm out loud, deciding which insurance is most applicable to the situation, what the premium, deductible and/or co-pay might be, and why. Then, he or she will decide if the person needs insurance or not and explain why.
2. Guide the student as needed drawing their attention to the phrases and vocabulary words on the board as well as using the flyers as necessary.

INSURANCE

- Repeat the process with at least two more students before moving on.


STEP 6: PAIR OR SMALL GROUP WORK

| Time Frame | Materials | Teaching Strategies |
|------------|--|---------------------------------------|
| 20 minutes | - Insurance Scenario Cards  | - Scenario Cards - Problem Solving |

TEACHING ACTIVITY

- Put students into groups of two or three. Give each group a set of Insurance Scenario Cards.
- Students should read each scenario to each other and decide what kind of insurance is most applicable to it, as well as what the premium, deductible and/or co-pay might be, and why. Then, they will decide if the person is in need of the insurance based on the story.
- In the last 5-10 minutes of this activity call each group up to the front of the room. Have each group present one Insurance Scenario Card to the class and choose what type of insurance might be needed in the scenario. They will then tell the class whether or not they think the person in the scenario needs the insurance and why.

STEP 7: HIGHLIGHT HOW ENGLISH WORKS

| Time Frame | Materials  | Teaching Strategies |
|---------------|---|---------------------|
| 10-15 minutes | | - Role Play |

TEACHING ACTIVITY

- Explain to students that sometimes insurance agents can be very pushy and try to pressure people into purchasing different kinds of insurance even though it is not necessary. For example, sometimes insurance agents may try to pressure parents to purchase life insurance for their children. While this will cover funeral expenses for the child if they die, the amount the parent may end up paying over the course of many years may equal the cost of the funeral itself. Also, children have no assets so it doesn't entirely make sense to purchase life insurance for children. Another example would be renter's insurance. If the student doesn't have valuable property that needs to be protected and is planning on buying a house soon then it isn't totally necessary.
- Contrast this with health and car insurance which are overall more necessary for most

INSURANCE

people. Tell students that it is illegal not to have car insurance in most states. Health insurance is very important since medical care is so expensive and having it may save someone tens of thousands of dollars.

- Highlight to students that insurance is a personal choice and if they feel better purchasing it then that is their right to do so. However, they have to be careful and do research to make sure they are making the best choice for themselves and their families.
- Go around the room and practice this short dialogue to get students comfortable expressing why they aren't interested:

Salesman: "Hello, my name is _____ and I am with (insurance company). Have you ever thought of purchasing (car, health, etc.) insurance?"

Student: "No, I haven't. I don't need _____ insurance because..."

- Make sure that everyone gets a chance to explain why they aren't interested.

STEP 8: QUICK CHECK AND REVIEW

| Time Frame | Materials | Teaching Strategies |
|------------|-----------|---------------------|
| 5 minutes | - Ball | - Ball Toss |


TEACHING ACTIVITY

- Have the class stand in a circle with you in the middle.
- Toss the ball to a strong student and ask a question, such as, "I just bought a new car. What kind of insurance do I need?" or "I have a large estate and have children. What kind of insurance do I need?" The student should tell you the kind of insurance you need and explain why.
- The student should then toss the ball to another student and ask a similar question about what insurance they would need in a particular situation.
- Repeat the process until each student has answered a question at least once.

INSURANCE

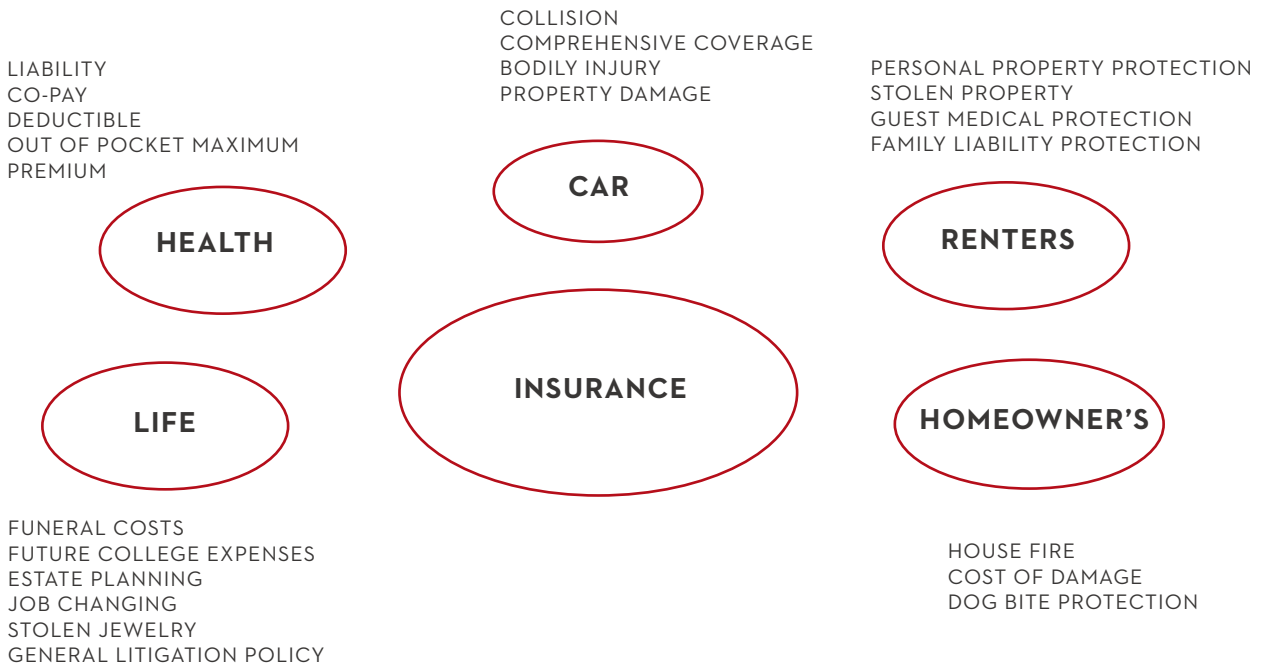


EXTENSION ACTIVITY

| Time Frame | Materials | Teaching Strategies |
|------------|---|---|
| Varies | <ul style="list-style-type: none"> - Computers/overhead projector or insurance flyers if there are no computers available - Computer lab - Internet Connection  | <ul style="list-style-type: none"> - Problem Solving - Mind Mapping - Graphic Organizers |

TEACHING ACTIVITY

1. Direct the students' attention back to the mind map you created in Step 1. Tell students that we are going to add to it in order to clarify why someone would apply for the different kinds of insurance. Reiterate to students that sometimes insurance is necessary whereas sometimes, your situation may not call for you to have it.
2. Go through each of the 5 different types of insurance and go over the necessary vocabulary for each one. Your mind map will look something like this. (Feel free to include any other vocabulary that is on the flyers and/or that you think would be beneficial for students to know).



3. Clarify the vocabulary words with the students and go over anything students are struggling to pronounce.

INSURANCE

- Then explain to students that before you purchase an insurance plan it is important to do research to make sure that you are getting a good deal and that you understand all of the terms and conditions. It is also important to shop around to make sure that you aren't paying more than is necessary.
- Put students into groups of two or three and assign one type of insurance to each group. Have the students work together on the computer to research different plans, their terms, conditions, and what is covered for each type of insurance. Have students create a chart to record their information like the following example:

| Insurance Company | Cost Per Month | Coverage | Terms & Conditions |
|--------------------------|-----------------------|-----------------|-------------------------------|
| Company A | | | |
| Company B | | | |
| Company C | | | |

- Once students have finished taking notes and problem solving amongst themselves, have them present their flyers or websites to the class. They should explain the type of insurance, and which plan they think is best, and why.