

Day 40

◎ Vocab Review

Fill in the blanks.

1. How many copies do we need to sell to b_ _ _ k e_ _ n?
2. Investors looking to build capital should r_ _ _ _ _ t the income from the fund.
3. Shares paying high d_ _ _ _ _ ds are known as 'income stocks.'
4. It is time to a_ _ _ _ _ s the budget deficit.
5. An employer has to a_ _ _ _ _ date the request of an employee not to work Sundays if there are other employees willing to switch shifts.

◎ WORDS TO LEARN (Reading Section)

Listen to some essential words for the TOEIC test without looking at the word list.

Now look at the list of today's vocabulary and repeat after the teacher.

referral/ cover/ alternative/ indispensable/ primary care/ concern/ insurance carrier/
portion/ personnel/ terms/ insurance policy/ negotiate/ deduction/ coverage/ incur

WORDS IN CONTEXT

- © Fill each of the blanks in the passage with one of today's vocabulary word(s) listed in the box below.

referral/ covered/ alternatives/ indispensable/ primary care/ concerns/
insurance carrier/portion/ personnel/ terms/ insurance policy/
negotiates/ deductions/ coverage/ incur

HEALTH INSURANCE

The cost and availability of health insurance is one of the greatest of company We should regard health insurance as job benefit.
A employee should be familiar with the terms and conditions of the which is a document stating the agreement between an and a company or person that has arranged insurance with it. The insured pays a of the cost of his or her through salary, but the employer generally covers most of the cost. Although the company the most suitable possible, employees should be on the lookout for that might better suit their needs. Some health plans allow you to see a specialist immediately whereas others do not, in which case you need to see your provider first and if you go without your primary provider's, you will a higher percentage of the total cost.

© Match each definition (A – O) with today's vocabulary word (1 – 15)

DEFINITIONS

- A. something that is important to you
- B. a part of something larger
- C. the conditions that are part of an agreement
- D. a document stating the agreement between an insurance company and a person or company that has arranged insurance with it
- E. to be made to lose money
- F. to have formal discussions with someone in order to reach an agreement with them
- G. to protect someone or something against loss, damage, accident, etc., by insurance
- H. the process of taking away an amount from a total
- I. medical treatment provided by local doctors, rather than special treatment in a hospital
- J. insurance company
- K. financial protection against loss, damage, injury, etc., which an insurance company sells
- L. the people who are employed by a company
- M. one of two or more things that you can choose between
- N. completely necessary
- O. an act of officially sending someone to a person or authority that is qualified to deal with them

- 1. referral
- 2. cover
- 3. alternative
- 4. indispensable
- 5. primary care
- 6. concern
- 7. insurance carrier
- 8. portion
- 9. personnel
- 10. terms
- 11. insurance policy
- 12. incur
- 13. coverage
- 14. deduction
- 15. negotiate

◎ Gap-filling Exercise

Choose the word that best completes the sentence.

Identifying the missing part of speech (noun, verb, adjective, adverb, etc.) can help you eliminate some of the choices.

If the missing word is a noun, for example, you can rule out the choices that are not nouns.

1. The house is for sale at a price.
(A) negotiation (B) negotiate (C) negotiable (D) negotiating
2. Ask your doctor for a to a clinical psychologist.
(A) referring (B) referred (C) refer (D) referral
3. The interest you receive will be paid after of tax.
(A) deduction (B) deduct (C) deductive (D) deducted

◎ Gap-filling Exercise

Fill each gap with today's vocabulary words.

1. After the public protests the government had no but to change its policy.
2. The policy personal accidents.
3. Our primary is safety
4. These products account for a relatively small of sales.
5. The government has refused to with the strikers.