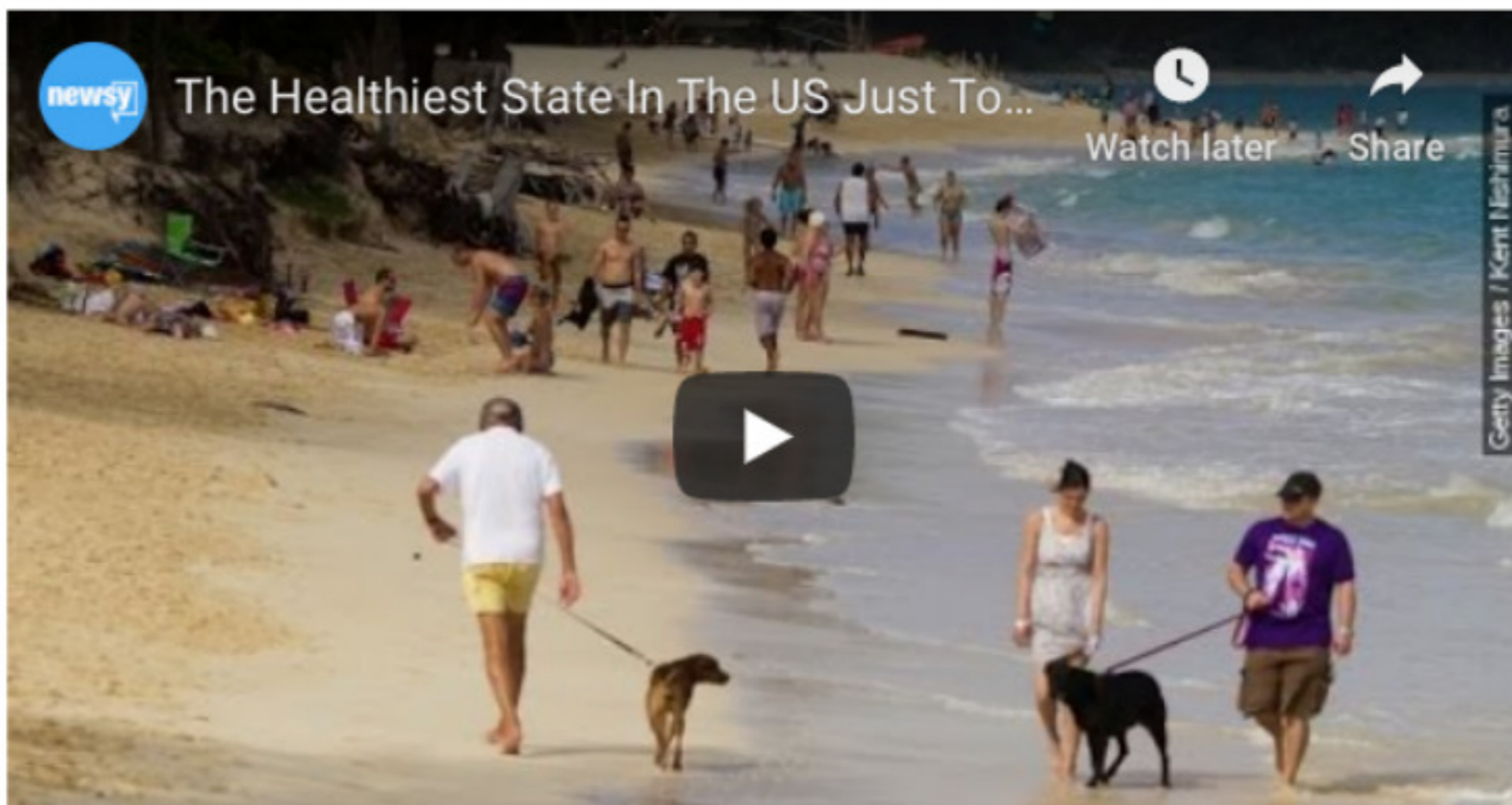


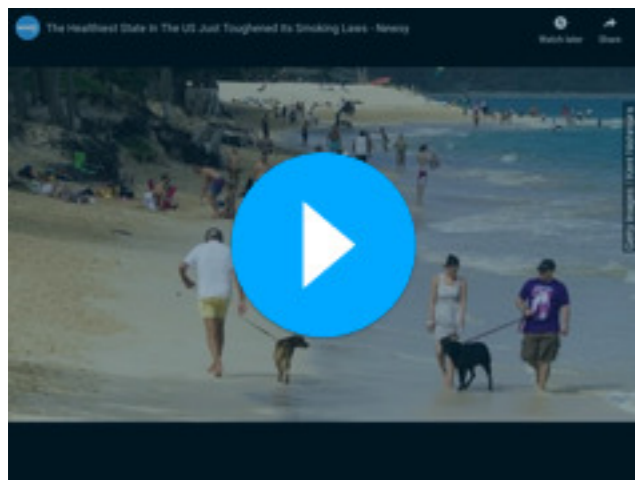
# Use the News

WHAT DO YOU THINK ABOUT SMOKING BANS?

5/1/2020



# Open Ended Question



**Watch the Newsy news video on smoking bans. List three facts you learned.**

# Poll

**Should smokers pay more for health and life insurance?**

yes

no

# Insurance

Watch the video on the next slide to learn more about insurance. After you finish the video, answer the quiz questions about insurance.



# vimeo



## Verify to continue

We detected a high number of errors from your connection. To continue, please confirm that you're a human (and not a robot).

<https://player.vimeo.com/video/245265667>

I'm not a robot



reCAPTCHA  
Privacy - Terms

# Quiz

**Insurance quiz to take after watching the video**



## What do people purchase when they want to transfer the risk to others?

- copays
- insurance
- underwriting
- deductables

**Regularly scheduled payments you make to an insurance company are called:**

- deposits
- copays
- premiums
- deductibles

## What is a deductible?

- A fixed fee you pay every time you see a doctor
- A deduction from your paycheck to pay for insurance
- The amount you pay before insurance covers your loss



**Collaborate!**

**Why do health insurance companies charge smokers more?**

# Open Ended Question



What about life insurance? Read the attached newspaper article on life insurance and answer these questions: 1) How much more would a smoker pay than a healthy 30-year old woman for a \$1 million policy with a 20-year-term? 2) A healthy 30-year old man? 3) A 45-year old woman for a \$500,000 policy with a 30-year-term? 4) How much more for a male smoker?

# UNIVERSITY OF SOUTH FLORIDA STAVROS CENTER PRESENTS:

HOME

INCOME

BUY

SAVE

CREDIT

INVEST

PROTECT

BLOG



By the USF Stavros Center

with TBT NIE and FPES



<https://floridafinancialliteracy.weebly.com/blog/what-do-you-think-about-no-smoking-bans>

With generous funding from State Farm





What advice  you provide?  
A male smoker wants lower premiums.

**Collaborate!**

**What advice would you provide?**

# Extension

Conduct some online research about health and life insurance companies. What are some of the factors that raise your rates or premiums? Create a public service announcement in the form of a video or an infographic that you can share with adults to help them lower their insurance premiums.