COURSE TITLE: Foundations of Insurance Services II: Life and Health

Course Description:
Foundations of Insurance II: Life and Health is designed to help students develop skills related to life and health insurance, as they gain product knowledge of the industry. Students examine characteristics of life and health insurance products, including health, disability, life, cancer, and long-term care insurance. Students develop effective techniques used to gather client information and serve customers, including providing timely, accurate information to meet customer needs and effectively answer consumer questions. Students also examine the certification and state insurance license requirements for selling life and health insurance and the roles of the state department of insurance and the insurance commissioner.

Potential Certifications/Credentials:
## Course Scope and Sequence

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<th>Unit #</th>
<th>Unit Title</th>
<th>Estimated Hours</th>
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<td>Foundational Standards</td>
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<td>2</td>
<td>Insurance Basics</td>
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<td>3</td>
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<tr>
<td>5</td>
<td>Life Insurance</td>
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<td>6</td>
<td>Ethics</td>
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</table>
Unit Plans of Instruction

Foundational Standards

Supporting—will be taught throughout the course as needed for the unit.

F1. Incorporate safety procedures in handling, operating, and maintaining tools and machinery; handling materials; utilizing personal protective equipment; maintaining a safe work area; and handling hazardous materials and forces.

F2. Demonstrate effective workplace and employability skills, including communication, awareness of diversity, positive work ethic, problem-solving, time management, and teamwork.

F3. Explore the range of careers available in the field and investigate their educational requirements, and demonstrate job-seeking skills including resume-writing and interviewing.

F4. Advocate and practice safe, legal, responsible, and ethical use of information and technology tools specific to the industry pathway.

F5. Participate in a Career and Technical Student Organization (CTSO) to increase knowledge and skills and to enhance leadership and teamwork.

F6. Discuss and demonstrate ways to value diversity.
Unit 2 Title: Insurance Basics

Content Standards

1. Research and share reasons for obtaining life and health insurance, including health, disability, life, cancer, and long-term care insurance.

2. Summarize and share the differences between life and health insurance.

3. Explain the financial impact of health care costs on individuals.
   3a. Describe how insurance needs change over a person’s lifetime.

4. Investigate and share information on the history of both private and governmental health insurance in Alabama.
   4a. Research and discuss history of the individual health insurance mandate in the United States

Unpacked Learning Objectives

Students know:
- The reasons for obtaining insurance include:
- The difference between life and health insurance.
- What the financial impact of health care costs on individuals.
- That insurance needs to change over a person’s lifetime.
- The history of private and governmental health insurance in Alabama.
- The history of the Individual health insurance mandate in the United States.

Students are able to:
- Describe and share reasons for obtaining insurance.
- Define the following types of insurance: health, disability, cancer, long-term care.
- Describe and share differences between life and health insurance.
- Explain the benefits of life and health insurance.
- Discuss the financial impact of health care costs on individuals.
- Describe the benefits of health insurance.
- Discuss how insurance needs change over a person’s lifetime.
- Describe how insurance needs change over a person’s lifetime.
- Describe the history of private and governmental health insurance in Alabama.
- Describe the history of the Individual health insurance mandate in the United States.
- Explain how the health insurance mandate affects the public in the United States.
**Students understand that:**
- Obtaining various types of health insurance is important to individuals.
- There are vast differences between life and health insurance.
- Obtaining insurance causes a financial impact on individuals.
- Insurance needs to change over a person’s lifetime.
- Private and governmental insurance in Alabama has a financial impact on individuals in Alabama.
- The United States has an Individual health insurance mandate to help individuals obtain insurance.

<table>
<thead>
<tr>
<th>Unit Driving/Essential Question</th>
<th>Why is insurance important?</th>
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| Exemplar High Quality Unit Task | Presentation on the benefits of insurance. |
# Map of Student Learning by Learning Objective

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<tbody>
<tr>
<td>Analyze reasons for obtaining insurance including, life, health, disability, cancer, and long-term care insurance.</td>
<td>Formative: Research and analyze different types of insurance products. Summative: Presentation using google slide or powerpoint.</td>
<td>Students can Create a list of pro’s and con’s for each insurance product.</td>
<td>SCI: Research the benefits of health insurance on human health. Create a CANVA activity.</td>
<td>Desktop computer Chromebooks Smartboard Elmo Worksheets</td>
</tr>
<tr>
<td>Explain the difference between life and health insurance.</td>
<td>Formative: Compare and contrast Life and health insurance Summative: Unit Test</td>
<td>Provide student with a crossword puzzle or matching game</td>
<td>ELA: Students will display the differences between life and health insurance using a T-chart. ELA: Writing: Using either the point-by-point or subject-by-subject compare/contrast format, write an essay detailing the differences between life and health insurance. Use this as a guide for the two methods of compare/contrast: NROC</td>
<td>Desktop computer Chromebooks Smartboard Elmo Worksheets</td>
</tr>
<tr>
<td>Explain the financial impact of health care costs on individuals.</td>
<td>Formative: Discussion Summative: Essay</td>
<td>Managing Risk lesson Module 6 pg 6 <a href="#"><em>Module 6 NEFE Insurance book</em></a></td>
<td>ELA: Using [*Make a Public Service Announcement</td>
<td>PSA Template*](#), students can make a public service announcement discussing the financial impact of health care costs on individuals. MATH: Create tables and graphs to analyze the financial impact of health care costs on individuals nation wise and discuss effects of health care cost growth on the US economy. Make predictions of health care costs based on the trend. Desktop computer Chromebooks Smartboard Elmo Worksheets</td>
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<tr>
<td>Describe how insurance needs change over a person’s lifetime.</td>
<td>Formative: Read and analyze Scenarios Summative: 1-minute reflection writing assignments</td>
<td>Create a timeline outlining the rise in health and funeral costs.</td>
<td>ELA: Students will write scripts for a commercial advertising how insurance needs change over a person’s lifetime. Using <a href="#"><em>Screencastify</em></a>, students will record the commercial and Desktop computer Chromebooks Smartboard Elmo Worksheets</td>
<td></td>
</tr>
<tr>
<td>Explain the history of private and governmental health insurance in Alabama</td>
<td>Formative: Observation/Class Discussion</td>
<td>Taking notes or answer questions using <a href="http://www.healthcare.gov">www.healthcare.gov</a></td>
<td>ELA: Students can use <a href="http://www.sutori.com">www.sutori.com</a> to create a timeline of the history of private and governmental health insurance in Alabama.</td>
<td>Desktop computer, Chromebooks, Smartboard, Elmo, Worksheets</td>
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<tr>
<td>Describe the history of the individual health insurance mandate in the United States.</td>
<td>Formative: Group Work</td>
<td>Divide class into groups, give each group a research topic.</td>
<td>ELA: Using Visme, create a brochure that details the history of the individual health insurance mandate in the US. Peers can edit classmates' brochures prior to “publishing” for content, grammar, punctuation, and spelling.</td>
<td>Desktop computer, Chromebooks, Smartboard, Elmo, Worksheets</td>
</tr>
</tbody>
</table>

**Key Vocabulary**

authorization, beneficiary, benefits, birthday rule, capitation, agent, carrier, cancellation, nonrenew, contract, reimbursement, claims, indemnity
## Work-Based Learning, Simulated Work Experiences, and Experiential Learning:

- Simulated scenario, guest speakers

## CTSO Connection:

- DECA-Teachdeca.com 4.3

## Certification/Credential Connection:

- Ask Institute - Concepts of Finance
- IC3 Global Standard 4 (or higher)
- Intuit® Quickbooks Certified
- National Academy of Finance (NAF)
- User Microsoft Office Specialist (MOS)
Unit 3 Title: Disability Insurance

Content Standards
5. Explain the purposes of both short-term and long-term disability insurance.
   5a. Research and share the effect of insurance fraud in relation to the process of being approved for disability claims.

Unpacked Learning Objectives

Students know:
- The purpose of short-term and long-term disability.
- The effect of insurance fraud in relation to the process of being approved for disability claims.

Students are able to:
- Describe the purpose of short-term and long-term disability.
- Explain how short and long-term disability insurance works.
- Discuss the effect of insurance fraud in relation to the process of being approved for disability claims.
- Explain the process of being approved for disability claims.

Students understand that:
- Short-term and Long-term disability insurance is used strictly for disability.
- There is sometimes insurance fraud in relation to the process of approving a disability claim.

<table>
<thead>
<tr>
<th>Unit Driving/Essential Question</th>
<th>What are the benefits of disability insurance?</th>
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</thead>
<tbody>
<tr>
<td>Exemplar High Quality Unit Task</td>
<td>Brochure displaying the different types of benefits insurance.</td>
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</tbody>
</table>
# Map of Student Learning by Learning Objective

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<thead>
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</thead>
<tbody>
<tr>
<td><strong>Analyze the purposes of short-term and long-term disability.</strong></td>
<td>Formative: Discussion Summative: Research paper</td>
<td>Crossword Puzzle Create a crossword puzzle</td>
<td>ELA: Create a one-pager or poster displaying the purposes of short-term and long-term disabilities. Posters can be created using Canva. SCI: Relate disability insurance plans to emotional and physical well-being.</td>
<td>Digital Presentation Document Presenter Textbook Computer Word Processing Software Interactive Board Worksheets</td>
</tr>
<tr>
<td><strong>Describe the effect of insurance fraud in relation to the process of being approved for disability claims.</strong></td>
<td>Formative: Google Forms quizzes Summative: Unit tests, vocabulary tests, and presentations</td>
<td>Current Events Student Daily news</td>
<td>ELA: Using Make a Public Service Announcement PSA Template, students can make a public service announcement discussing the effect of insurance fraud in relation to the process of being approved for disability claims.</td>
<td>Digital Presentation Document Presenter Textbook Computer Word Processing Software Interactive Board Worksheets</td>
</tr>
<tr>
<td></td>
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<td>SCI: Explain how technology can reduce insurance fraud.</td>
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</tr>
</tbody>
</table>
Key Vocabulary
short-term disability, long-term disability, disability, insured

Work-Based Learning, Simulated Work Experiences, and Experiential Learning:
Simulated Workplace, Job Shadowing, Internship, Employability Skill Training, Virtual Field Trip

CTSO Connection:
https://teachdeca.org/ 2.3 Case Studies

Certification/Credential Connection:
Ask Institute - Concepts of Finance
IC3 Global Standard 4 (or higher)
Intuit® Quickbooks Certified
National Academy of Finance (NAF)
User Microsoft Office Specialist (MOS)
Unit 4 Title: Health Insurance

Content Standards
6. Calculate the cost of healthcare coverage, including the cost of premiums and copayments, deductibles, and other out-of-pocket expenses, for several hypothetical policyholders.
   6a. Identify and communicate factors that could invalidate coverage or increase the premiums charged for coverage.

7. Compare and contrast Medicare and Medicaid.
   7a. Compare and contrast the different types of Medicare supplements, including costs and benefits.

8. Explain factors that influence health and life insurance costs and eligibility.
   *Examples: current health status, tobacco or alcohol use, health history, family's health history, occupation, location, age, coverage amount*

9. Research and share information on group and individual health insurance policies and coverage options. Examples: major medical, prescription drugs, vision, dental; disability; long-term care, air ambulance, cancer policies
   9a. Write an argument for or against purchasing coverage for a single illness or condition.
      *Example: cancer policy*

10. Compare and contrast insurance coverage options for domestic and foreign travel.

Unpacked Learning Objectives

Students know:
- How to calculate the cost of healthcare coverage.
- How to communicate factors that could invalidate coverage or increase premiums.
- How to describe Medicare and Medicaid.
- The different types of Medicare supplements, the costs, and benefits.
- The factors that influence health and life insurance costs and eligibility.
- How to assess current health status based on a set of questions.
- The coverage options for group and individual insurance policies.
- How the following terms relate to health insurance: major medical, prescription drugs, vision, dental, disability, long-term care, air ambulance, cancer policies.
- How to write an argument for or against purchasing coverage for a single illness or condition.
- A cancer policy would be a policy for a single illness or condition.
- The coverage options for domestic and foreign travel.
Students are able to:

- Calculate the cost of healthcare coverage.
- Explain the following items that are included in the cost of healthcare coverage: premiums, copayment, deductibles, out-of-pocket expenses.
- Explain factors that could invalidate coverage or increase the premiums charged for coverage.
- Describe why these factors would cause a premium increase.
- Describe the differences and similarities between Medicare and Medicaid.
- Define Medicare and Medicaid.
- Describe the different types of Medicare supplements.
- Define the different types of Medicare supplements.
- Describe health and life insurance costs and eligibility.
- List some influences that affect insurance cost and eligibility.
- Describe how to assess current health status.
- Discuss a list of questions to ask when assessing health status.
- Describe information on group and individual health insurance policies.
- Explain the insurance coverage options.
- Define major medical, prescription drugs, vision, dental, disability, long-term care, air ambulance, cancer policies.
- Discuss how these terms relate to health insurance.
- Discuss and write an argument for or against purchasing coverage for a single illness or condition.
- List some single illness insurance coverage.
- Discuss how coverage for a single illness or condition such as cancer is written.
- Describe what this type of policy covers.
- Describe coverage options for domestic and foreign travel.
- Explain what travel insurance covers.

Students understand that:

- It is important to know how to calculate the cost of health care coverage.
- There are factors that could invalidate coverage or increase premiums.
- There are differences and similarities between Medicare and Medicaid.
- There are several different types of Medicare supplements.
- There are several factors that influence health and life insurance costs and eligibility.
- It is important to try to assess current health status, when writing insurance policies.
- There are several coverage options with group and individual health insurance policies.
- Major medical, prescription drugs, vision, dental, disability, long-term care, air ambulance, and cancer policies, are all related to health insurance.
- There are arguments for and against purchasing coverage for a single illness or condition.
- Cancer policies only cover one type of illness or condition.
- There are numerous options for domestic and foreign travel insurance.
<table>
<thead>
<tr>
<th>Driving/Essential Question</th>
<th>What information is needed to receive an insurance quote?</th>
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<tbody>
<tr>
<td>Exemplar High Quality Unit Task</td>
<td>Provide a sample insurance application.</td>
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**Map of Student Learning by Learning Objective**

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</thead>
<tbody>
<tr>
<td>Explain how to calculate the cost of healthcare coverage, for premiums, copayment, deductibles, and other out-of-pocket expenses for several hypothetical policyholders.</td>
<td>Formative: Observations of student progress Summative: Unit project incorporating all learned skills and concepts</td>
<td>Student will use the online health insurance coverage calculator Health Insurance Marketplace Calculator</td>
<td>ELA: Public Speaking: Students can do a how-to/expository speech explaining the process of calculating the cost of healthcare coverage, for premiums, copayment, deductibles, and other out-of-pocket expenses for several hypothetical policyholders. Peers can evaluate their presentations using PEER EVALUATION FORM FOR FORMAL PRESENTATIONS</td>
<td>Digital Presentation Document Presenter Textbook Computer Word Processing Software Interactive Board Worksheets</td>
</tr>
</tbody>
</table>

**Equipment List by CTE Cluster**

Link to Helpful Tech Tools
<table>
<thead>
<tr>
<th>Activity</th>
<th>Math</th>
<th>Science</th>
<th>English Language Arts</th>
</tr>
</thead>
<tbody>
<tr>
<td>Describe how to communicate factors that could invalidate coverage or increase the premiums charged for coverage.</td>
<td>Project—Students will be given different scenarios to calculate the cost of healthcare coverage, for premiums, copayment, deductibles, and other out-of-pocket expenses.</td>
<td>Identify possible attributes or habits that could increase health insurance premiums.</td>
<td>Students will use VoiceThread to create and share short podcasts on communicating factors that could invalidate coverage or increase the premiums charged for coverage. Following this creation, students will listen to the podcasts of their classmates and make comments using either the voice or text function of VoiceThread.</td>
</tr>
<tr>
<td>Explain how to compare Medicare and Medicaid.</td>
<td>Estimate increase of the premiums charged for coverage with the given factors.</td>
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<td>Writing: Using either the point-by-point or subject-by-subject compare/contrast format,</td>
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</tbody>
</table>

**Formative:** Self Assessments  
**Summative:** Chapter Test  
**Unit Quiz**  
Lesson Chapter 6 Insurance [Module 6 insurance lesson](#)  
End of unit activity  
**Digital Presentation**  
Document Presenter  
Textbook  
Computer  
Word Processing Software  
Interactive Board  
Worksheets  

**Formative:** Class Observation  
Classwork Rubric  
**Presentation comparing and contrasting medicaid and medicare**  
**ELA:** Writing: Using either the point-by-point or subject-by-subject compare/contrast format,  
**Digital Presentation**  
Document Presenter  
Textbook  
Computer
| Describe the different types of Medicare supplements, including costs and benefits. | Formative: Collaborative Learning  
Summative: Test | Q & A session using lessons attached.  
Types of insurance coverages- Lesson | ELA: Writing Assignment: Write a letter to a friend outlining the types of Medicare supplements that he or she might need to know to help an aging parent. Be sure to follow the format of a friendly letter  
MATH: Create tables and graphs to demonstrate different types of medicare supplements in costs and benefits. Given different scenarios, students will be able to calculate each individual costs and benefits based on the data. | Digital Presentation  
Document Presenter  
Textbook  
Computer  
Word Processing Software  
Interactive Board  
Worksheets |
| Explain factors that influence health and life insurance costs and eligibility. | Formative: Graphic Organizer  
Summative: Group project | Create a table outlining factors and costs based on demographics. | ELA: Public speaking: Using a presentation tool such as Google Slides, create a visual presentation that explains factors that influence health and life insurance costs and eligibility. Slides must be appropriate in terms of grammar, usage,  
Digital Presentation  
Document Presenter  
Textbook  
Computer  
Word Processing Software  
Interactive Board  
Worksheets |
| Describe questions pertaining to health status, such as tobacco or alcohol use, health history, family's health history, occupation, location, age, coverage amount. | Formative: Journals  
Summative: End of Lesson Test | Student will take family member information and research the type of insurance coverage is needed for each person | MATH: Create tables and graphs to show how tobacco or alcohol use affect health status.  
SCI: Identify how tobacco and alcohol can cause health risks.  
SCI: Identify how food and exercise can impact health premiums.  
SCI: Explain why family health history must be considered before determining health coverage needed. |
|---|---|---|---|
| Explain and share information on group and individual health insurance policies and coverage | Formative: Checklist  
Summative: Peer/Self Evaluation | Provide each student with an insurance company to research. Write an essay with findings of the types of | ELA: Students may submit their information learned on group and individual health insurance policies and |
| Digital Presentation  
Document Presenter  
Textbook  
Computer  
Word Processing Software  
Interactive Board  
Worksheets | Digital Presentation  
Document Presenter  
Textbook  
Computer  
Word Processing Software  
Interactive Board  
Worksheets | |
| **Describe the following terms:** Major medical, prescription drugs, vision, dental, disability, long-term care, air ambulance, and cancer policies. | **Formative:** Guided Practice  
Summative: Profolio | **Vocabulary matching worksheet.** | **ELA:** Students can use **Vocabulary Quadrants** to enhance their vocabulary development.  
**MATH:** Read tables that contain terms including major medical, prescription drugs, visions, dental, disability, and etc. Calculate the monetary benefits with given scenarios. | **Digital Presentation**  
**Document Presenter**  
**Textbook**  
**Computer**  
**Word Processing Software**  
**Interactive Board**  
**Worksheets** |
| **Explain the argument for or against purchasing coverage for a single illness or condition.** | **Formative:** Reflection  
Summative: Group Presentation | **Presentation:** Have the student prepare and present a 1 minute speech supporting their argument whether you are for or against. | **ELA:** Writing: Students will write an argument essay using the **AEC** format for writing arguments. Essays will argue for or against purchasing coverage for a single illness or condition.  
**SCI:** Debate why family health history must be considered before determining single illness or condition health coverage needed. | **Digital Presentation**  
**Document Presenter**  
**Textbook**  
**Computer**  
**Word Processing Software**  
**Interactive Board**  
**Worksheets** |
| **Describe what is contained in a typical cancer policy.** | **Formative:** Class Discussion  
Summative: Test | **Provide students with a sample cancer insurance policy. Using the sample student must create** | **ELA:** Students can use the **Think-Pair-Share** strategy to explain what is | **Digital Presentation**  
**Document Presenter**  
**Textbook**  
**Computer** |
<table>
<thead>
<tr>
<th>Task</th>
<th>Formative</th>
<th>Summative</th>
<th>Technology</th>
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</thead>
<tbody>
<tr>
<td>Describe coverage options for domestic and foreign travel.</td>
<td></td>
<td>Class Discussion</td>
<td>Word Processing Software, Interactive Board, Worksheets</td>
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<tr>
<td></td>
<td>Formative</td>
<td>Summative: Vocabulary Assessments</td>
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<td>Create an online matching game for student review lesson.</td>
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<tr>
<td>ELA: Using Make a Public Service Announcement</td>
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<td>PSA Template, students can make a public service announcement discussing the insurance coverage options for domestic and foreign travel.</td>
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<td>Digital Presentation</td>
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<td>Document Presenter</td>
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<td>Word Processing Software</td>
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<td>Interactive Board</td>
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<tr>
<td>Worksheets</td>
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</tbody>
</table>
Key Vocabulary

allowed amount, balance billing, co-insurance, co-payment, deductible, emergency room, emergency services, grievance, health insurance, hospice, home health care, urgent care, hospitalization, in-network co-payment, network, out-of-pocket limit, physician services, plan, preferred provider, prescription drugs, primary care provider, specialist

Work-Based Learning, Simulated Work Experiences, and Experiential Learning:

Simulated Workplace, Job Shadowing, Internship, Employability Skill Training, Virtual Field Trip

CTSO Connection:

https://teachdeca.org/ 2.3 Case Studies

Certification/Credential Connection:

Ask Institute - Concepts of Finance
IC3 Global Standard 4 (or higher)
Intuit® Quickbooks Certified
National Academy of Finance (NAF)
User Microsoft Office Specialist (MOS)
Unit 5 Title: Life Insurance

Content Standards
11. Outline the steps in applying for life insurance.
   11a. Examine actuarial tables to interpret premium rates.

12. Analyze the costs and benefits of term and permanent life insurance, including the cost of premiums, dividends, accumulation of cash value, tax treatment of death benefits, and protection of death benefits from creditors.

13. Explain the role of life insurance in investment and estate planning.
   13a. Research the need for long-term care policies and their benefits.

14. Calculate the amount of life insurance recommended for several different scenarios using a needs approach and an earnings multiple approach.
   14a. Select a policy for a particular scenario and justify your decision using mathematical and/or personal evidence.

15. Explain the certification and/or state insurance license requirements for individuals who wish to sell life and health insurance products and services.

Unpacked Learning Objectives

Students know:
- The steps to take when applying for life insurance.
- How to analyze actuarial tables and interpret their premium rates.
- The cost and benefits of term and permanent life insurance.
- The role of life insurance in investment and estate planning.
- The need for long-term care policies and their benefits.
- How to calculate the amount of life insurance recommended.
- How to select a scenario to practice issuing a policy.
- The state and license certification requirements.

Students are able to:
- Describe the necessary steps to apply for life insurance.
- Explain what life insurance covers.
- Analyze actuarial tables and interpret premium rates.
- Explain actuarial tables.
- Describe the cost and benefits of term and permanent life insurance, including the cost of premiums, and tax treatment of death benefits,
and protection of death benefits from creditors.

- Define the following terms: premiums, dividends, accumulation of cash, value, tax.
- Analyze life insurance in investment and estate planning.
- Explain investment and estate planning.
- Evaluate long-term care policies and their benefits.
- Explain the need for long-term care benefits.
- Describe how to use a needs and an earnings multiple approach to calculate the amount of life insurance.
- Explain the needs approach and the earnings multiple approaches.
- Discuss a policy for a particular scenario.
- Justify your decision using mathematical and/or personal evidence.
- Explain certification and state insurance license requirements for individuals who wish to sell life and health insurance.
- Describe state insurance license requirements for individuals.

**Students understand that:**

- There are steps to apply for life insurance.
- Actuarial tables are an important part of life insurance policies.
- There are costs and benefits of term and permanent life insurance.
- Life insurance plays a major role in investment and estate planning.
- There is a need for long-term care policies.
- Using the needs and multiple earnings approach, they will be able to calculate the amount of life insurance recommended.
- There are several scenarios to use when practicing how to determine the cost of a policy.
- There are certain requirements for receiving state certification and license.

<table>
<thead>
<tr>
<th>Unit Driving/Essential Question</th>
<th>Should insurance products be included into your financial portfolio?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exemplar High Quality Unit Task</td>
<td>Presentation listing investing products through insurance companies.</td>
</tr>
</tbody>
</table>
# Map of Student Learning by Learning Objective

|----------------------------------|--------------------------------------------------------|-------------------------------|---------------------------------------------------------------------------------------------------|----------------------------------|
| Explain the steps in applying for life insurance. | Formative: Quiz  
Summative: Exam (Grading Rubric) | Read, view and do text or digital activities or worksheets.  
Health Insurance lesson and Activity | ELA: Public Speaking: Students will do an expository/how-to speech on the steps in applying for life insurance.  
SCI: Explain why life insurance companies require health screenings. | Digital Presentation  
Document Presenter  
Textbook  
Computer  
Word Processing Software  
Interactive Board  
Worksheets |
| Describe the actuarial tables and how to interpret their premium rates. | Formative: Class Discussion  
Summative: Unit Test | Create a table displaying rates based on each state. | ELA: Students will write scripts for a “commercial” describing the actuarial tables and how to interpret their premium rates. Using Screencastify, students will record the commercial and present the video to the class.  
MATH: Create tables of premium rates of life insurance from different | Digital Presentation  
Document Presenter  
Textbook  
Computer  
Word Processing Software  
Interactive Board  
Worksheets |
| Explain the costs and benefits of term and permanent life insurance, including the cost of premiums, dividends, accumulation of cash value, the tax treatment of death benefits, and protection of death benefits from creditors. | Formative: Exit Ticket, self Assessment  
Summative: Final Project | Each student provided a topic to research and Present to class. | MATH: Project-Given different scenarios, students will calculate the costs and benefits of terms and permanent life insurance, such as premiums, dividends, accumulation of cash value, and etc. | Digital Presentation  
Document Presenter  
Textbook  
Computer  
Word Processing Software  
Interactive Board  
Worksheets |
|---|---|---|---|---|
| Describe the role of life insurance in investment and estate planning. | Formative: Peer Discussion  
Summative: End of unit project | Watch videos on topic and answer questions.  
[**Estate Planning 101**](https://example.com) | ELA: Research and annotation and documentation, students will use the [Alabama Virtual Library](https://example.com) to research a peer-reviewed journal that details the role of life insurance in investment and estate planning. After reading the journal, students will complete an annotated bibliography worksheet detailing the important components of the article and what is needed in the research process. | Digital Presentation  
Document Presenter  
Textbook  
Computer  
Word Processing Software  
Interactive Board  
Worksheets |
| Describe the need for long-term care policies and their benefits. | Formative: Class Discussion  
Summative: Final Essay | Create flyer promoting the benefits of long-term care | ELA: Students will use [VoiceThread](https://example.com) to create and share short podcasts on the need for long-term care | Digital Presentation  
Document Presenter  
Textbook  
Computer |

Alabama State Department of Education, Career and Technical Education/Workforce Development, Plans of Instruction  
Updated as of Sep 16, 2022
| Explain how to use a needs and an earnings multiple approach to calculate the amount of life insurance recommended, using several different scenarios. | Formative: Group Activities  
Summative: Standardized Test | Group assignments each student assigned a scenario to act out.  
Student used these scenarios to create a 30 second ad | MATH: Solve word problems about calculating the amount of life insurance using a needs and an earnings multiple approach. |
|---|---|---|---|
| Explain how to select a policy for a particular scenario and justify the decision using mathematical and/or personal evidence. | Formative: Class Discussion  
Summative: Finale Project | Student will analyze case studies and scenarios Insurance scenarios | MATH: Project- Students will study a particular case to decide what life insurance policy fits the best by using mathematical calculation of the costs and benefits along with personal evidence. |
| Describe the certification and state insurance license requirements for individuals who wish to sell life and health insurance products and services. | Formative: Class Observation  
Summative: Group Presentation | Students create games to demonstrate understanding of lessons.  
Kahoot Quizizz | ELA: Students will write a transcript of a “talk show” where the host of the show interviews an individual who is knowledgeable about certification and state insurance license requirements. Peers can edit their classmates’ transcripts. |
Key Vocabulary
agent, beneficiary, annuity, cash surrender value, application, bonus rate annuity, disclosure statement, mortality, non-forfeiture, premium, policy proceeds, policy owner, premium, underwriter, participating policy, non-participating

Work-Based Learning, Simulated Work Experiences, and Experiential Learning:
Simulated Workplace, Job Shadowing, Internship, Employability Skill Training, Virtual Field Trip

CTSO Connection:
https://teachdeca.org/ 2.3 Case Studies

Certification/Credential Connection:
Ask Institute - Concepts of Finance
IC3 Global Standard 4 (or higher)
Intuit® Quickbooks Certified
National Academy of Finance (NAF)
User Microsoft Office Specialist (MOS)
Unit 6 Title: Ethics

Content Standards
16. Discuss the implications of illegal or unethical insurance practices as related to health, life, and disability insurance.

Unpacked Learning Objectives

Students know:
- The illegal and unethical insurance practice as it relates to health, life, and disability insurance.

Students are able to:
- Explain the implications of illegal and unethical insurance practices as it relates to health, life, and disability insurance.
- Discuss some illegal and unethical insurance practices.

Students understand that:
- There are implications of illegal and unethical insurance practices as it relates to health, life, and disability insurance.

Unit Driving/Essential Question
What are the laws in your state for unethical insurance practices?
Who is affected by illegal and unethical insurance practices?

Exemplar High Quality Unit Task
Interview insurance agents.
## Map of Student Learning by Learning Objective

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<td>Explain the implications of illegal and unethical insurance practices as it relates to health, life, and disability insurance.</td>
<td>Formative: Unit Quiz Summative Assessments: Students create infographics, or presentations to demonstrate their understanding of the Ethical Decision making progress</td>
<td>Ethics Project Ethics Lesson MBA Research Ethics modules, provided FREE by the Daniels Fund</td>
<td>ELA: Students create a one-pager assignment illustrating the implications of illegal and unethical insurance practices as it relates to health, life, and disability insurance. Infographics can also be created digitally using Canva.</td>
<td>Equipment List by CTE Cluster Link to Helpful Tech Tools</td>
</tr>
</tbody>
</table>

- Formative Assessments: Unit Quiz
- Summative Assessments: Students create infographics, or presentations to demonstrate their understanding of the Ethical Decision making progress
- Ethics Project Ethics Lesson
- MBA Research Ethics modules, provided FREE by the Daniels Fund
- ELA: Students create a one-pager assignment illustrating the implications of illegal and unethical insurance practices as it relates to health, life, and disability insurance. Infographics can also be created digitally using Canva.

### Equipment, Technology & Materials
- Digital Presentation
- Document Presenter
- Textbook
- Computer
- Word Processing Software
- Interactive Board
- Worksheets
Key Vocabulary
bad faith, unethical practices

Work-Based Learning, Simulated Work Experiences, and Experiential Learning:
Simulated Workplace, Job Shadowing, Internship, Employability Skill Training, Virtual Field Trip

CTSO Connection:
https://teachdeca.org/ 2.3 Discussion Guides

Certification/Credential Connection:
Ask Institute - Concepts of Finance
IC3 Global Standard 4 (or higher)
Intuit® Quickbooks Certified
National Academy of Finance (NAF)
User Microsoft Office Specialist (MOS)