

- A) Blue Cross/Blue Shield plan: The monthly premium cost to Ronald will be \$42.32. For all doctor office visits, prescriptions, and major medical charges, Ronald will be responsible for 20% and the insurance company will cover 80% of covered charges. The annual deductible is \$500.
- B) The HMO is provided to employees free of charge. The co-payments for doctor's office visits and major medical charges are \$10. Prescription co-payments are \$5. The HMO pays 100% after Ronald's co-payment. No annual deductible.
- C) The POS requires that the employee pay \$24.44 per month to supplement cost of the program with the company's payment. If Ronald uses health care providers within the plan, he pays the co-payments as described above for the HMO. He can choose to use a healthcare provider out of the service and pay 20% of all charges, after he pays a \$500 deductible. The POS will pay 80% of those covered visits. No annual deductible.

Ronald decided to review his medical bills from the previous year to see what costs he incurred and to help him evaluate his choices. He visited his general physician four times during the year at a cost of \$125 for each visit. He also spent \$65 and \$89 on prescriptions during the year. Using these costs as an example, what would Ronald pay for each of the plans described above? (For the purposes of the PPO computation, assume that Ronald visited a physician outside of the network plan. Assume he had his prescriptions filled at a network-approved pharmacy.)

6. What annual medical costs will Ronald pay using the sample medical expenses provided if he were enrolled in the Blue Cross/Blue Shield plan?

\$1,038.64 (\$507.84 in annual premiums, \$500.00 deductible which covered his 4 office visits and \$30.80 for prescriptions)

7. What total medical costs will Ronald pay if he enrolls in the HMO plan?

\$50.00 (co-payments only)

8. If Ronald selects the POS plan, what annual medical costs did you compute?

\$803.28 (\$293.28 in annual premiums, \$500 deductible for out-of-plan office visits, and \$10 for prescriptions)

9. In 1999, Joelle spent \$3,600 on her health care. If this amount increased by 5 percent per year, what would be the amount Joelle spent in 2009 for the same health care? (Hint: Use the Time Value of Money Table)

$\$3,600 \times 1.629$ (future value of a single amount, 5%, 10 years) = \$5,864.40

Chapter 11 Section 3 The Stock Market Answers

Michael Hoelscher



Chapter 11 Section 3 The Stock Market Answers:

Understanding Investment & the Stock Market, Grades 5 - 8 Biedenweg, 2009-05-29 Let money talk using Understanding Investment and the Stock Market for grades 5 and up This 64 page book features information on the history and operation of the stock market different kinds of stock stock analysis evaluating bonds mutual funds and treasuries and portfolio management It includes fun puzzles games and worksheets that reinforce key concepts and an answer key

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for various reasons and cause fluctuations in overall economic activity Hahn therefore develops a monetary theory of the business cycle in the spirit of Schumpeter The first and third editions draw different conclusions about central bank policy The first edition is optimistic that an ever lasting boom could be achieved whilst the third edition sees the core function of central bank policy as smoothing economic fluctuations This edition translated into English for the first time enables the reader to revisit this classic contribution to monetary theory It features a complete translation of the first edition key elements of the third edition and a new introduction by Professor Harald Hagemann

Accounting and Finance: Understanding and Practice Neeta Shah,Danny Leiwy,Robert Perks,2025-02-17 Now in its fifth edition Accounting and Finance Understanding and Practice has been fully updated to align with the latest International Financial Reporting Standards It offers expanded coverage on the core areas of teaching relevant to students studying introductory courses in Accounting and Finance Ample practical examples updated case studies and end of chapter questions help students easily relate accounting and finance to the business world Key features The text is organized in three parts nancial accounting nancial management and management accounting New chapter on Sustainability a growing area of research within accounting and business Enhanced discussion on corporate governance and fair value accounting Numerous up to date references to businesses and well known companies throughout Running case study on Marks Spencer across every chapter to highlight the relevance of each topic to a real world example Updated Accounting in Context case studies exemplify issues discussed in each chapter featuring real companies such as Watches of Switzerland Benevolent AI and Shein

Enterprise Forms and Economic Efficiency Kazuhiko Mikami,2011-07-01 The book conducts a comparative study on the form of enterprise focusing on broadly defined cooperative firms in comparison with conventional capitalist firms It explores the essential advantages and disadvantages of the different types of firms and attempts to answer why capitalist firms are so prevalent in our economy The book attempts to explain these questions from the viewpoint of market failure in the framework of standard microeconomic theory In this analytical framework it proposes an alternative system of business organization based upon consumer cooperatives and the market for their memberships which can coexist consistently with the system of capitalist firms and the stock market within a single market economy The existing studies of the cooperative sector have been rather ideological The analytical framework that is presented in this book helps promote scientific exploration of cooperative and other types of firms which are indispensable and potentially promising constituents of our society

Supplement to the Code of Federal Regulations of the United States of America ,1947 **EBOOK: Accounting: Understanding and Practice** Danny Leiwy,Robert Perks,2013-02-16 The fourth edition of Accounting Understanding and Practice by Danny Leiwy and Robert Perks has been fully revised throughout and updated in accordance with the International Financial Reporting Standards Ample practice illustrations and examples help present the subject in relation to a business world to which readers can easily relate More Judgment Than Data Michael Jones,2022-08-23 More data has

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