Introduction
1. Title: Employment Benefits and Forms

2. Grade Level: Adult

3. Target Group: ESL

4. Source of Written Reading Materials:

5. Source of Lessons:

6. Learning Goals:
   - I want my students to know which employment benefits may be available on the job.
   - I want my students to know the difference between a medical, dental and vision plan and to understand an insurance claim form.
   - I want my students to know how to interpret a paycheck and pay stub.
   - I want my students to know how to fill out an insurance enrollment form.
<table>
<thead>
<tr>
<th>Goals/KWs</th>
<th>Strategies/LEARNING</th>
<th>Content</th>
<th>Language</th>
<th>ESL</th>
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<tr>
<td>Title: Employment Benefits and Forms</td>
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<td>Target Group:</td>
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<tr>
<th>Awareness/Attitude</th>
<th>Skills</th>
<th>Knowledge</th>
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<tr>
<td>1. Fill out an insurance enrollment form.</td>
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<tr>
<td>2. Read a paycheck, understand the type of insurance plan.</td>
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<td>3. Listen to conversations in a doctor's office.</td>
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<td>4. Fill out an insurance enrollment form.</td>
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<td>5. Read/interpret an insurance claim form.</td>
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<td>6. Explain what deductions were made.</td>
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<td>7. Fill out an insurance enrollment form.</td>
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<tr>
<td>Name various employment benefits and their most important to have and why.</td>
<td></td>
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<tr>
<td>Define them.</td>
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<tr>
<td>Discuss in small groups which benefits are the most important and why.</td>
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<tr>
<td>Create a list of types of doctors with the type of insurance Plan they might accept.</td>
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<tr>
<td>Match a list of types of doctors with the type of insurance.</td>
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<td>Mean and identify the type of doctor.</td>
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Lesson 1
<table>
<thead>
<tr>
<th>LEVEL</th>
<th>GOALS AND OBJECTIVES</th>
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<tbody>
<tr>
<td><strong>Beginner</strong></td>
<td><strong>Vocabulary</strong></td>
</tr>
<tr>
<td><strong>Intermediate</strong></td>
<td><strong>Expressions</strong></td>
</tr>
<tr>
<td><strong>Advanced</strong></td>
<td><strong>Expressions</strong></td>
</tr>
</tbody>
</table>

**CONTENT**

1. **Employment Status:**
   - Read and complete a written exercise re benefits and employment status.
   - Answer questions about employment status and jobs.
   - Express verbally what they like about their jobs and why.

2. **Employment Benefits:**
   - Employment benefits that may be available on the job.

3. **Reading Comprehension:**
   - Read and complete written exercises.
   - Read simple sentences and respond to questions re own employment status and jobs.

4. **Vocabulary:**
   - Express benefits vocally through matching exercises.
   - Express which benefits are most important using a graphic scale.

**LEARNING STRATEGIES**

1. **Talking about Jobs:**
   - Discuss in small groups, which benefits are most important.

2. **Connecting New Content:**
   - Discuss profession or type of work.

3. **Reviewing:**
   - Name various employment benefits.

4. **Discussing:**
   - Discuss various employment benefits.

**LESSON TITLE:** Employment Status and Benefits

**TARGET GROUP:** Adult ESL

**FLA58 - Lesson #1**

**ANDREA POZZUOLI**

**Grade:** Employment Status and Benefits

**Date:** July 28, 2006
<table>
<thead>
<tr>
<th>Superlatives</th>
<th>Expressions</th>
<th>Most Important Job Benefits</th>
<th>Discussing Likes about Job</th>
<th>Advanced</th>
<th>(Beginner)</th>
</tr>
</thead>
<tbody>
<tr>
<td>sick time</td>
<td>self-employed</td>
<td>health insurance</td>
<td></td>
<td></td>
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<tr>
<td>salary (paycheck)</td>
<td>unemployed</td>
<td>benefits</td>
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<tr>
<td>vacation time</td>
<td></td>
<td>a job</td>
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<td>savings (401k)</td>
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<td>pension</td>
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<td>dental</td>
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<td>medical</td>
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</table>

Yes/No answers:
- Yes, I am...
- No, I'm not

Employment status:
- Respond

Intermediate

Grammar

Vocabulary

Lesson #1
Target Group: ESL
Grade Level: Adult
FLA516
Andrea Pozziolo
Lesson Title: Employment Status and Benefits
July 17, 2006
Lesson #1: Employment Status and Employment Benefits

Lesson Objectives:

Content Objectives:
- Students will know the vocabulary for expressing employment status.
- Students will know which employment benefits may be available on the job.

Language Objectives:
- Students will be able to express their employment status: employed, unemployed, and self-employed.
- Students will be able to name various employment benefits.
- Students will be able to discuss, in small groups, which benefits are the most important and why.

Materials:
- Picture dictionary from O.L. (Original Lesson), pages 114-115
- Two PowerPoint slides depicting various job benefits—one labeled, one unlabeled.
- Handout—copies of unlabeled slide.
- Cloze Exercise—“Mr. and Mrs. Diaz” (O.L.)*

Note: (MOD) = Modification of old lesson

Activity #1: Define Content and Language Goals for Students (5 minutes):

Write the lesson’s content and language goals on the board. Draw students’ attention to the board and read the goals aloud. Have students take out the pages from the picture dictionary that was distributed yesterday for them to preview at home. Discuss any questions that students may have at this point.

Activity #2: Employment Status

- Review vocabulary: Employment Status (10 minutes):

Write the words “employed”, “unemployed”, and “self-employed” on the board. Direct students’ attention to the picture dictionary for the unit (O.L. pages 114-115 – attachment A).

(O.L.) “Use the illustrations to convey the meaning of the...vocabulary. For example, to convey that unemployed means not to have a job, point to illustration 16 and ask What is he reading? (a help wanted sign). What does he need? (a job).”

(MOD) For beginners, use gestures to express the question re: “What is he reading” and to convey that the man is not working/is looking for work.
To convey that self-employed means to own your own company and not to have a boss, point to illustration 17 and ask What is the name of the painting company? (Rosa’s Painting Company) What’s the woman’s name (Rosa) Is she an employee or the boss? (the boss).

For beginners, point to the name Rosa on the name of the woman’s uniform and in the company name. Use gestures to indicate that Rosa is the boss, and so her employment status is self-employed.

- Class discussion (10 minutes):

Modeling the gesture of raising your hand, ask for a show of hands for each category or allow students to point to the picture which best represents their status. As each group identifies itself, model a few appropriate question and answers with one or two advanced students to elicit additional talk. Pace speech and enunciation, using gestures as necessary, for beginners. Examples: Are you employed?, What do you do?, Are you looking for a job?, What is the name of your company?, Do you like your job?, What do you like about your job?

Model different ways of asking the same questions and write them on the board. Examples: Are you employed? = Do you have a job? = Do you work?; “What do you do = Describe your job? = What kind of work do you do?

- Grammar (10 minutes):

If necessary, or if students are ready, review the structure of simple questions, yes/no answers, and auxiliary verbs

- Pair work (15 minutes):

Working in pairs, have students ask each other about their job status (all), the type of work they do (all), if they like their jobs (intermediate/advanced) and what they like most about their jobs (advanced). Teacher will circulate to monitor and assess student comprehension/speech proficiency.

- Assessment (On-going):

Beginners will convey their employment status and will be able to respond to some questions using gestures, pointing to the appropriate picture in the dictionary, or yes/no answers. Intermediates will be able to ask simple questions and respond using short phrases or sentences, including if they like their job. Advanced students should be able to express what they like most about their jobs.

Activity #3: Employment Benefits:

- Name various employment benefits (15 minutes)

Pass copies of the unlabeled Do You Have Benefits PowerPoint slide (attachment B). Put the slide on the screen. Point to the picture of the paycheck and say +When we work, we get paid. We get a paycheck. A paycheck is a BENEFIT of having a job. (Make the money gesture with your fingers at the words paid and paycheck). Show the next slide (attachment B1), which has the word paycheck written on the appropriate line. Have the students write the word on their copy.
Guiding students clockwise through the slides (attachments B2-B8), ask students *What other benefits might be available on the job?* As each benefit is identified, move to the next, updated, slide and have the students write the new vocabulary word on their copy.

**Assessment (45 minutes):**

1. List, orally or by pointing to the PowerPoint slide, the employment benefits that they currently have or have had in the past. (Beginner)

2. Complete a matching exercise and rank each benefit on a scale of least important to most important. (Attachment C) (Beginner/Intermediate)

3. Identify the following sentences as true or false. (Write the following sentences on the board and complete as a class exercise) (Intermediate):
   
   1. *Luis has a broken leg. His dental insurance will pay for his visit to the doctor.* (T/F)
   2. *Maria is retired. She does not work and collects a pension.* (T/F)
   3. *Henry's vision care will not pay for his visit to the dentist.* (T/F)
   4. *Alicia can use her sick time to take a vacation.* (T/F)

4. (O.L) Ask students to complete the modified cloze exercise about Mr. and Mrs. Diaz. (Attachment D). (Intermediate/Advanced)

5. Working in small, mixed level groups, ask students to discuss which benefits are the most important and why. Report findings back to the class. Beginners can use the ranking completed in exercise #2 to convey their opinion. Intermediates will be able to verbally express their opinion. Advanced will be able to express their opinion and defend it (why).

**Activity #4: Lesson Review: (5 minutes)**

- Elicit feedback from the students regarding what was covered in the lesson and connect it back to the original content and language goals to ensure goals were met.
Objectives
- understand company-paid benefits
- follow company policies
- understand paychecks and pay stubs

Health insurance
1. a medical plan
2. claim forms
3. an insurance card
4. a co-payment
5. a dental plan
6. a vision plan
7. a reimbursement
8. sign up
9. a dependent
10. choose

Benefits and related words
11. a vacation
12. retirement
13. a pension
14. a salary

HELP WANTED
Edison Lighting
Maintenance Worker
Salary ($2,000 / mo) + benefits
job no. 326593
15 employed: has a job
16 unemployed: doesn't have a job
17 self-employed: doesn't have a boss
Do You Have Benefits?
Do You Have Benefits?

Salary
(Paycheck)
Do You Have Benefits?

- Vacation Time
- Salary (Paycheck)
Do You Have Benefits?

- Vacation Time
- Sick Time
- Salary (Paycheck)
Do You Have Benefits?

- Vacation Time
- Sick Time
- Dental Plan
- Salary (Paycheck)
Do You Have Benefits?

- Sick Time
- Dental Plan
- Medical Plan
- Vacation Time
- Salary (Paycheck)
Do You Have Benefits?

- Vacation Time
- Sick Time
- Salary (Paycheck)
- Dental Plan
- Medical Plan
- Vision Plan
Do You Have Benefits?

Vacation Time

Salary (Paycheck)

Sick Time

Dental Plan

Savings Plan

Medical Plan

Vision Plan
Do You Have Benefits?

- Vacation Time
- Sick Time
- Dental Plan
- Medical Plan
- Vision Plan
- Salary (Paycheck)
- Pension
- Savings Plan
Match the sentence with the correct benefit. Rank each benefit, with an ‘x’, from least important to most important.

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<thead>
<tr>
<th></th>
<th></th>
<th>Least Important</th>
<th>Most Important</th>
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</thead>
<tbody>
<tr>
<td>1. I have to make an appointment with the dentist.</td>
<td>![Icon]</td>
<td>![Icon]</td>
<td></td>
</tr>
<tr>
<td>2. Where are you going on vacation?</td>
<td>![Icon]</td>
<td>![Icon]</td>
<td></td>
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<tr>
<td>3. The salary for this job is $750 per week.</td>
<td>![Icon]</td>
<td>![Icon]</td>
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<td>4. Do you have a vision plan at work?</td>
<td>![Icon]</td>
<td>![Icon]</td>
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<td>5. I am sick and cannot work today.</td>
<td>![Icon]</td>
<td>![Icon]</td>
<td></td>
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<tr>
<td>6. I need to make an appointment with the doctor. I think my leg is broken,</td>
<td>![Icon]</td>
<td>![Icon]</td>
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<tr>
<td>7. Congratulations on your retirement!</td>
<td>![Icon]</td>
<td>![Icon]</td>
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<tr>
<td>8. I don’t have a 401k plan at work. It’s difficult to save money for retirement!</td>
<td>![Icon]</td>
<td>![Icon]</td>
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</table>
Mr. and Mrs. Diaz

(O.L.) "Mr. and Mrs. Diaz live in Miami. Mr. Diaz works at King's Dental Supply, and Mrs. Diaz is (unemployed / self-employed). She has her own business – she sells clothes from Santo Domingo. Their son Joes is (unemployed / self-employed) right now. He's looking for a job."

(O.L.) "King's Dental Supply has great" (benefits / employees), including (sick time / doctor), (medical / retired), and (plan / dental). Mr. Diaz also participates in the company’s (401k / salary) plan so he can save money for retirement.
Lesson 1: Employment Status and Benefits

The attached lesson was modified from an original lesson which targeted an intermediate-level adult ESL class. The goal was to modify the lesson to suit lower and higher level students while addressing the strategies covered so far in class: sheltered strategies, adjusted discourse and enhancing interaction.

Sheltered strategies are addressed throughout the lesson. Content and language goals are defined for students in the first activity and summarized and reviewed in the last. Key vocabulary is emphasized, and content has been adapted to address the beginner and advanced student as well as the intermediate. Vocabulary and speech are geared toward background building and establishing shared history. Supplementary materials, including pictures and charts, have been provided to make the lessons clear and meaningful. Appropriate speech for every proficiency level is included, with ample time for students to practice. Specific instructions for pacing speech and enunciation have been included for the teacher.

The strategy of adjusting discourse is also addressed in this lesson. Opportunities for a more balanced ratio of teacher to student talk, and a higher level of student participation, are offered as often as possible throughout the lesson. Question and answer activities of varying complexity, with an emphasis on open-ended questions for more advanced students, are provided.

The final strategy, enhancing interaction, is addressed in this lesson through the use of pair and small group work in the second and third activities. In the latter lesson a Think-Pair-Share activity is assigned for students to discuss which employment benefits are the most important and why. The whole class then shares the opinions that were discussed.
Lesson 2
<table>
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<th>Learning Strategies</th>
<th>Content</th>
<th>Goals and Objectives</th>
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<tr>
<td><strong>Intermediate</strong></td>
<td></td>
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<td><strong>Lessons Title: Health Insurance Plans</strong></td>
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</tbody>
</table>

Date: July 28, 2006

Andrea Pozzi
Some grammar points may have been introduced in earlier lessons but are included here for review.

<table>
<thead>
<tr>
<th>Grammar</th>
<th>Vocabulary</th>
<th>Expressions</th>
<th>Situation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Present perfect with &quot;already&quot; and &quot;yet&quot;</td>
<td>osteo, etc.</td>
<td>etc.</td>
<td>asked about forms</td>
</tr>
<tr>
<td>Articles, &quot;a&quot; and &quot;an&quot;</td>
<td>general medicine</td>
<td>orthopedist</td>
<td></td>
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<tr>
<td></td>
<td>medicine/obstetrics</td>
<td>obstetrician</td>
<td></td>
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<tr>
<td></td>
<td>women’s medicine</td>
<td>gynecologist</td>
<td></td>
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<td></td>
<td>children</td>
<td>pediatrician</td>
<td></td>
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<td></td>
<td>babies</td>
<td>obstetrician</td>
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<td></td>
<td></td>
<td>family doctor</td>
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<td></td>
<td></td>
<td>specialists</td>
<td></td>
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<td></td>
<td></td>
<td>(a)</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Medical doctors &amp; specialists</td>
<td></td>
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</tbody>
</table>

Target Group: ESL
Grade Level: Adult
Lesson Title: Health Insurance Plans

Functional National Chair
FLA 1918 - Lesson #2
Andrea Pazzoli
Lesson #2: Health Insurance Plans

Lesson Objectives:

Content Objectives:

- Students will know the vocabulary related to doctors’ specialties and be able to identify the appropriate medical plan to use.
- Students will know the vocabulary related to the claim process and understand the type of information required on a claim form.

Language Objectives:

- Students will be able to identify various medical specialists and the appropriate medical plan to use.
- Students will understand the concepts of co-payment, and reimbursement.
- Students will be able to discuss and compare health insurance in their native countries and the U.S.
- Students will be able to identify/interpret information from a completed claim form.

Materials:

- Picture dictionary from O.L (Original Lesson), page 114 (Attachment A) – Students had this prior to the last lesson for preview.
- Medical specialists chart (Attachment B) – Students received this at the end of the last lesson for preview.
- Pictures representing doctors’ specialties – unlabeled (Attachment C1 – C10
- Labels for various medical specialists’ pictures (optometrist, dentist cardiologist, etc). (Attachment C11)
- Tapescripts (Attachment D)
- Exercises based on tape scripts (Attachment E)
- Completed claim form (Attachment F)
- Exercise based on claim form (Attachment G)

Note: (MOD) = Modification of old lesson.

Activity #1: Define Content and Language Goals for Students (10 minutes):

Write the lesson’s content and language goals on the board. Draw students’ attention to the board and read the goals aloud. Have students take out the page of picture dictionary vocab (Attachment A) and the medical specialists chart (Attachment B). These had been distributed previously so that students could preview or translate, if necessary, at home. Pacing speech, point out the specific vocabulary that will be discussed today and discuss any questions that students may have at this point. Review the meaning of a dental plan, a vision plan, and a medical plan which were discussed in the last lesson.
Activity #2: Medical Specialists

- Vocabulary review: medical specialists/doctors (10 minutes)

Hang the pictures of the various types of doctors on the board (Attachment C1-C10). Hand out the labels for the pictures to beginner students (Attachment C-11, cut into word strips), making sure that they are distributed in a different order than the pictures.

Ask students what type of doctor each picture represents. Give students an opportunity to offer whatever information they have re: each picture and medical specialty. The responses may range from gestures to one word answers to several sentences depending on the language proficiency level of the student. As each picture is correctly identified, ask the student with the corresponding label to come up and attach the label to the picture.

- Relationship between doctors and medical plans (10 minutes)

Model a chart with three columns on the board. Title the columns “medical plan”, “dental plan” and “vision plan”. Ask the students to create a similar chart in their notebooks. Looking at the first vocabulary word, “a family doctor”, ask the students which plan they would use when visiting their family doctor. When the correct response is given, write “family doctor” in the column titled “medical plan”. Assign student pairs (mixed levels) to complete the chart with the other medical specialties. Ask for a student volunteer to stand at the board and fill in the chart based on class input. Check for any differences among students and make the necessary clarifications.

- Assessment #1 (On-going)

1. Beginners should be able to point to pictures on the board or in the picture dictionary to demonstrate comprehension of vocabulary.
2. Intermediates/Advanced should be able to answer questions about medical specialists (Ex: *What does an obstetrician specialize in? An obstetrician specializes in babies*), and relate them to the appropriate health plan. Advanced should demonstrate more details/complex sentences describing the various specialties.
3. All students should be able to fill out the chart.

- Assessment #2 (20 minutes)

1. Students will listen to two taped conversations (Attachment D). Intermediates will complete a True/False exercise for each conversation (Attachment E, Exercise 1), and advanced will respond to questions with complete sentences (Attachment E, Exercise 2). Beginners should be encouraged to listen to the conversations for key words. All levels should attempt all exercises.
2. Working in small, mixed level groups, ask students to compare how healthcare plans work in their native countries vs. the U.S. and to form an opinion as to which is better. Beginners should be able to indicate through a ‘thumbs up’ or ‘thumbs down’ which they think is better (or which they ‘like’). Intermediates should able to state their preference verbally. Advanced students should be able defend their choice. During the discussions, the teacher should move from group to group, and ask a few questions of each, assessing both language and content proficiency.
Activity #4: Insurance Claims Process/Claim Form

- Vocabulary review: Insurance Claims (15 minutes)

Write the words “claim forms”, “insurance card”, “co-payment”, “reimbursement”, “fill out” on the board. Use the pictures in the picture dictionary (Attachment A), which students have had time to preview and translate into L1 as necessary, to explain the meaning of the terms.

(O.L.) “For example, to present the various types of payment policies for health insurance, such as claim forms, a co-payment and a reimbursement, point to the illustrations of two people in the doctor’s office (illustration 1-4) and ask Where are they? (a doctor’s office). Point to the man and ask What’s the matter? (He hurt his leg.) Does he have health insurance? (yes) How do you know? (He has an insurance card.) How much is he paying? ($5.00) Is he paying the insurance company? (no, the doctor) Help students understand that some health insurance plans require you to pay a co-payment – a small fixed fee that is paid to the doctor at the time of each visit....”

(O.L.) “Point out that some insurance plans require you to fill out and send to the insurance company a request for payment, called a claim form, after each visit to the doctor.... Use illustration 7 to convey that a reimbursement is money that is paid back to you by your insurance company. Point out that the man paid $50 at the time of his visit to the doctor and that later his insurance company paid him back $45.”

(MOD) Having had a couple of days to preview and translate the vocabulary, beginners should already have an understanding of the concepts presented here. If there is still confusion, model a role play exercise with a couple of intermediate and/or advanced students and act out the process (going to the doctor’s office, providing an insurance card and co-payment, filling out the claim form, etc.)

- Grammar (10 minutes)

1. If necessary, or if students are ready, review the use of articles ‘A’ vs. ‘AN’, using the vocabulary studied and discussed in Activities #3 and #4 to check comprehension at all proficiency levels.

2. Introduce/review the present perfect with already and yet. Pace speech and enunciate carefully. Model sample questions and answers with Intermediate/Advanced students, such as Have you chosen your doctor for the medical plan yet? No, I haven’t. Have you signed up for health insurance yet? Yes, I have. I have already filled out the claim form for my visit to the dentist.

- Claim Form (10 minutes)

Pass out copies of a completed claim form, with margin notes, to beginners and intermediates (Attachment F). Pass out copies without margin notes to advanced (Attachment G). Review the information that the employee needs to fill out with the class. Ask basic questions about the form, for example, Who is the patient, What is the employee’s address? to check comprehension

Direct the beginner and intermediate students to the notes in the margin which explain the legal statements. Ask the advanced students to read and summarize, in the margins, what the
legal statements mean, then provide them with a copy with the margin notes and allow them to compare. The ‘legalese’ should then be reviewed with the class as a whole.

Assessment #1 (10 minutes):

1. Beginners should be able to verbally respond to basic question about information provided on the form. Examples: What’s the patient’s name? When was he/she born? Who is the employee? Is the employee married?
2. Intermediates will be able to respond to written questions about the form. (Attachment H, Exercise 1)
3. Advanced will be able to read and answer interpretive questions about the claim form. (Attachment H, Exercise 2)

Activity #4: Lesson Review: (5 minutes)

- Elicit feedback from the students regarding what was covered in the lesson and connect it back to the original content and language goals to ensure goals were met. Pass out any vocabulary for the next lesson so that students may preview at home.
A. Listen.

- a medical plan
- claim forms
- an insurance card
- a co-payment
- a dental plan
- a vision plan
- a reimbursement
- sign up

0 Objectives
- understand company-paid benefits
- follow company policies
- understand paychecks and pay stubs

New Vision Plan
- Covering all your dental needs

Choose a provider from this list.

HELP WANTED
Edison Lighting
Maintenance Worker
Salary: $2,000 / mo + benefits
job no. 326593

Health insurance

<table>
<thead>
<tr>
<th>Number</th>
<th>Term</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>a medical plan</td>
</tr>
<tr>
<td>2</td>
<td>claim forms</td>
</tr>
<tr>
<td>3</td>
<td>an insurance card</td>
</tr>
<tr>
<td>4</td>
<td>a co-payment</td>
</tr>
<tr>
<td>5</td>
<td>a dental plan</td>
</tr>
<tr>
<td>6</td>
<td>a vision plan</td>
</tr>
<tr>
<td>7</td>
<td>a reimbursement</td>
</tr>
<tr>
<td>8</td>
<td>sign up</td>
</tr>
<tr>
<td>9</td>
<td>a dependent</td>
</tr>
<tr>
<td>10</td>
<td>choose</td>
</tr>
<tr>
<td>11</td>
<td>a vacation</td>
</tr>
<tr>
<td>12</td>
<td>retirement</td>
</tr>
<tr>
<td>13</td>
<td>a pension</td>
</tr>
<tr>
<td>14</td>
<td>a salary</td>
</tr>
</tbody>
</table>
(an) obstetrician

(a) cardiologist

(a) dentist

(an) orthodontist

(a) family doctor

(a) pediatrician

(an) orthopedist

(an) optometrist

(an) optician

(an) ophthalmologist
Tapescript

Conversation #1 (O.L.)

Man: Man, does this tooth hurt! I need a good dentist.

Woman: Well, you could go to my dentist. She’s great.

Man: What’s her name?

Woman: Andrea Nasser.

Man: Nasser? Let me check and see if she’s on my plan.

Conversation #2 (O.L.)

Man 1: Good morning. Utopia Medical Plans, where prevention is the best medicine. How can I help you?

Man 2: Yes, please. I saw my doctor two weeks ago and sent in my claim form, but I haven’t received a check from you yet.

Man 1: Oh I’m sorry. How long ago did you send in the claim form?

Man 2: About a week ago.

Man 1: Well, please be patient. Under normal conditions it takes about ten business days to process your claim and send a check.

Man 2: Ten Days?

Man 1: Yes, that’s right.
Exercise 2

Conversation 1:
1. What is the man’s problem and what does he need?
2. What kind of doctor does the woman recommend?
3. Does the man have insurance? What kind?

Conversation 2
1. What is the name of the insurance company?
2. Why is the man calling the insurance company?
3. Why hasn’t the insurance company paid the man’s claim yet?
Exercise 1 (idea from O.L.):

Listen to the conversations twice. Read the sentences below and circle T( rue) or F(alse).

Conversation 1:

1. They’re talking about a vision plan. T/F
2. The man needs a dentist. T/F
3. The woman’s dentist is a woman. T/F
4. The woman’s dentist is not on the man’s plan. T/F

Conversation 2:

1. The men are talking about a reimbursement. T/F
2. The man making the call went to his doctor last month. T/F
3. The man from the insurance company said the check has been mailed. T/F
4. It takes about ten business days to process a claim. T/F
# Group Dental Claim Form

**To be completed by employee**

<table>
<thead>
<tr>
<th>1. Patient Name:</th>
<th>2. Relationship to Employee:</th>
<th>3. Sex:</th>
<th>4. Patient Birthdate:</th>
<th>5. If full time student:</th>
</tr>
</thead>
<tbody>
<tr>
<td>John Black</td>
<td>Self ☐ Spouse ☐ Child ☐ Other</td>
<td>M ☐ F</td>
<td>6/21/80</td>
<td>N/A</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>6. Employee/Member/Subscriber Name (First, Middle, Last):</th>
<th>7. Employee Social Security Number:</th>
<th>Employee Birth Date:</th>
</tr>
</thead>
<tbody>
<tr>
<td>John Raymond Black</td>
<td>123-45-6789</td>
<td>6/21/80</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>8. Employee Mailing Address:</th>
<th>9. Company (employer) name and address and/or division and plant location:</th>
</tr>
</thead>
<tbody>
<tr>
<td>1234 Grand Street</td>
<td>ABC Cleaning Company</td>
</tr>
<tr>
<td>New Haven, CT 06511</td>
<td>972 Sparkle Way</td>
</tr>
<tr>
<td></td>
<td>Darien, CT 06821</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>10. Account/Policy #:</th>
<th>11. Is spouse or other family member employed?: ☐ Yes ☐ No</th>
</tr>
</thead>
<tbody>
<tr>
<td>4976HS31A</td>
<td>If yes, Members Name: Social Security Number</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>12. Name and Address of spouse's or other family member's employer in Item 11:</th>
</tr>
</thead>
<tbody>
<tr>
<td>N/A</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>13. Is patient covered by another dental plan?: ☐ Yes ☐ No</th>
</tr>
</thead>
<tbody>
<tr>
<td>If yes, indicate</td>
</tr>
</tbody>
</table>

**Authorization to release information:** I hereby authorize any Provider, Insurer or other Organization to release any information regarding the dental history, treatment, or benefits payable for this claim to the Plan Administrator or its authorized agent for the purpose of determining benefits payable. This authorization or a copy shall be valid for one year from the date of signature.

**Authorization to pay benefits to dentist:** I hereby authorize payment directly to the below named dentist of the dental benefits otherwise payable to me.

**Certification:** I certify that the foregoing information is true and correct.

**Signed:**

John R. Smith  
July 28, 2006

**Signed:**

John R. Smith  
July 28, 2006

Any person who knowingly and with intent to defraud any insurance company or plan, files a statement of claim containing any materially false information or conceals information for the purpose of misleading, commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.
# Group Dental Claim Form

## To Be Completed by Employee

<p>| | | | | |</p>
<table>
<thead>
<tr>
<th></th>
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<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Patient Name:</td>
<td>2. Relationship to Employee:</td>
<td>3. Sex:</td>
<td>4. Patient Birthdate:</td>
<td>5. If full time student:</td>
</tr>
<tr>
<td>John Black</td>
<td>Self □ Spouse □ Child □ Other</td>
<td>M □ F</td>
<td>6/21/80</td>
<td>N/A</td>
</tr>
<tr>
<td>6. Employee/Member/Subscriber Name (First, Middle, Last):</td>
<td>7. Employee Social Security Number:</td>
<td>Employee Birth Date:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>John Raymond Black</td>
<td>12345-6789</td>
<td>6/21/80</td>
<td></td>
<td></td>
</tr>
<tr>
<td>8. Employee Mailing Address:</td>
<td>9. Company (employer) name and address and/or division and plant location:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>12345 Grand Street</td>
<td>APC Cleaning Company</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>New Haven, CT 06511</td>
<td>Oystere, CT 06885</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10. Account/Policy #:</td>
<td>11. Is spouse or other family member employed? □ Yes □ No</td>
<td>12. Name and Address of spouse's or other family member's employer in item 11:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>497614531A</td>
<td>□ Yes □ No</td>
<td>□ Yes □ No</td>
<td></td>
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</tr>
<tr>
<td></td>
<td></td>
<td>Spouse's Birth Date:</td>
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<td></td>
</tr>
<tr>
<td>13. Is patient covered by another dental plan? □ Yes □ No</td>
<td>Dental Plan Name:</td>
<td>Group Number:</td>
<td>Name and Address of Carrier:</td>
<td></td>
</tr>
</tbody>
</table>

---

**Authorization to Release Information:** I hereby authorize any provider, insurer or other organization to release any information regarding the dental history, treatment, or benefits payable for this claim to the Plan Administrator or its authorized agent for the purpose of determining benefits payable. This authorization or a copy shall be valid for one year from the date of signature.

**Authorization to Pay Benefits to Dentist:** I hereby authorize payment directly to the below named dentist of the Dental benefits otherwise payable to me.

**Certification:** I certify that the foregoing information is true and correct.

**Signatures:**

- Signed (patient or parent if minor):
  - Date: 7/28/06

- Signed (employee):
  - Date: 7/28/06

---

**Note:** ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR PLAN, FILES A STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION OR CONCEALS INFORMATION FOR THE PURPOSE OF MISLEADING, COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME AND SUBJECTS SUCH PERSON TO CRIMINAL AND CIVIL PENALTIES.
Exercise 1:

Read the paragraph below and fill in the blanks with the correct word.

John Smith went to the dentist last week. He filled out a (medical/dental) claim form so that he could receive a (reimbursement/pay check) from the insurance company.

John wrote his name in both the patient box and the (employee/spouse) box. According to the claim form, John is not covered by another (vision/dental) plan.

Exercise 2:

Answer the following questions using complete sentences:

1. What is the patient's full name?

2. What kind of a claim form is this?

3. What other type(s) of dental insurance does John Smith have?

4. Is John Smith married? Does he have children?

5. Where on the form does it say that John wants a reimbursement?
Lesson 2: Health Insurance Plans

The attached lesson was modified from an original lesson which targeted an intermediate-level adult ESL class. The goal was to modify the lesson to suit lower and higher level students while addressing the strategies covered so far in class: sheltered strategies, adjusted discourse and enhancing interaction.

For the most part, the strategies used in this lesson were the same as those outlined in the first lesson’s narrative. One additional strategy, to make text more comprehensible through modifying text, was added to this lesson. A completed dental claim form (realia) was presented to students. To help students comprehend some of the legal jargon and clarify some of the required information, I placed some notes in the margins which, hopefully, make the legal language more comprehensible to the lower level ELLs. Beginners received a copy containing margin notes while Advanced students were given an unmodified copy. Advanced students were then tasked with reading and summarizing the ‘legalese’ in their own words.
Lesson 3
<table>
<thead>
<tr>
<th>Language Learning Strategies</th>
<th>Knowledge</th>
<th>Content</th>
<th>Goals and Objectives</th>
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<tbody>
<tr>
<td>Paychecks and Psysub.</td>
<td>Paychecks and pay sub.</td>
<td>Expressions</td>
<td>ESL</td>
</tr>
<tr>
<td>Pay more confident reading</td>
<td>Pay more confident reading</td>
<td>Expressions</td>
<td>Adult</td>
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<tr>
<td>Comprehension skills,</td>
<td>Comprehension skills,</td>
<td>Vocabulary</td>
<td>FLATG #3 Lesson #3</td>
</tr>
<tr>
<td>Applying basic reading</td>
<td>Applying basic reading</td>
<td>Vocabulary</td>
<td>Andrea Pozziolli</td>
</tr>
<tr>
<td>previously learned</td>
<td>previously learned</td>
<td>Vocabulary</td>
<td></td>
</tr>
</tbody>
</table>
Some grammar points may have been introduced in earlier lessons but are included here for review.

<table>
<thead>
<tr>
<th>Grammar</th>
<th>Vocabulary</th>
<th>Expressions</th>
<th>Situation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capitalization and punctuation</td>
<td></td>
<td></td>
<td>to derive net pay.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Paragraph explaining how money is the check for did he/she pay in federal tax is the gross salary?</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>April (advanced)</td>
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<td>Pay stub</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>Reading a paycheck and</td>
</tr>
<tr>
<td></td>
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<tr>
<td>Intermediate</td>
<td></td>
<td></td>
<td>Pay Check and Pay Stub</td>
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<tr>
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<tr>
<td>Beginner</td>
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</tr>
</tbody>
</table>

Target Group: ESL
Grade Level: Adult
Lesson Title: Paychecks and Pay Stubs

Andrea Ponzio
Lesson #3: Paychecks and Pay Stubs

Lesson Objectives:

Content Objectives:

• Students will know the vocabulary related to paychecks and pay stubs.
• Students will know how to compare a paycheck and explain which deductions were made.
• Students will understand which deductions are mandatory and which are optional.

Language Objectives:

• Students will be able to define vocabulary related to pay stubs and paychecks.
• Students will be able to read a pay stub and explain which deductions were made.
• Students will be able to discuss the kinds of deductions made from paychecks in their native countries.

Materials:

• Transparency of paycheck and pay stub (Attachment A)
• Index cards with names of deductions and definitions (Attachment B)

Activity #1: Define Content and Language Goals for Students (5 minutes):

Write the lesson’s content and language goals on the board. Draw students’ attention to the board and read the goals aloud.

Activity #2: Brainstorm

- Introduce vocabulary (15 minutes)

Have the class brainstorm what types of information is included on a paycheck. Make a list on the board. Repeat the exercise for a pay stub. Pass out copies of the sample paycheck/pay stub and also put up the slide of same. Compare the information on the documents with the list on the board. Discuss any new items found on the documents and add to the vocabulary list on the board.

Pacing speech and enunciation, explain to the class that the items that are subtracted from the gross pay are called deductions. Illustrate this on the board by listing the gross pay amount and then subtract federal tax – write ‘deduction’ by the federal tax amount. Do the same with state tax, and so on, until the students comprehend.

Introduce ‘mandatory’ and ‘optional’, pacing speech and enunciation for beginners. Some deductions are mandatory. They are required by law. Employers MUST deduct some things from everyone’s paycheck, they are mandatory.... Other deductions are optional. You may
choose some benefits that you must contribute to. These deductions are not required. They are not mandatory. You choose them – they are optional.

Assessment #1 (On-going)

As the vocabulary and pay stub are being reviewed, check comprehension using Q&A, for example:

Beginners: Where is the Social Security deduction located on the pay stub? Is the deduction for Medicare mandatory or optional?
Intermediate: How much is the deduction for 401K? How much did she pay in federal income tax? How much is the check for? What is the difference between gross and net pay?
Advanced: How much federal income tax did this woman pay this year? How many hours of sick time does she have available? What pay period is this check for?

Activity #3: Assessment #2 (45 minutes)

1. Identify deductions on a sample paycheck and pay stub (Attachment C ‘O.L.-modified). (Beginners)


3. Based on a sample paycheck and pay stub (Attachment ‘C’-modified), write a short paragraph describing how to arrive at the net pay amount. (Advanced)

4. Information Gap: Put the original slide back up on the screen (Attachment A). Pair up beginner and intermediate students. Distribute index cards with vocabulary words to intermediates and index cards with definitions to advanced (Attachment B). Have students move around the room and verbally share the info on their index cards – Advanced should read the definitions out loud while intermediates try to match the definitions with their vocabulary words. Once the match is found, the beginner will cross that deduction off on the transparency. (Beginner, Intermediate and Advanced)

5. Small group work (mixed levels): Try to group students who haven’t worked together before, from mixed levels. Ask the advanced to lead a discussion about mandatory and optional deductions in their native country. Beginners should be able to make one or two word statements or gestures. Intermediates should be able to express, orally, mandatory vs. optional). Advanced should summarize the results of the discussion and present to the class. Are deductions in their countries the same, or very different from the U.S.? (Beginner, Intermediate and Advanced)

Activity #4: Lesson Review: (5 minutes)

- Elicit feedback from the students regarding what was covered in the lesson and connect it back to the original content and language goals to ensure goals were met. Pass out any vocabulary for the next lesson so that students may preview at home.
Kimberly Lau
550 Front Boulevard
Menlo Park 94025

EMPLOYER
Kaleidoscope Paint Shop
123 Main St.
Palo Alto 65699

PAY PERIOD
Period Beginning: 02/05/2005
Period Ending: 02/11/2005
Pay Date: 02/11/2005

EMPLOYEE
Kimberly Lau
550 Front Boulevard
Menlo Park CA 94025

PAY
Hours Rate Current YTD
Salary - - 769.23 1538.46

DEDUCTIONS
Current YTD
401K 15.38 30.76
Bright Smile Insurance 40.00 80.00
Good Health Insurance 200.00 400.00

TAXES
Current YTD
Federal Income Tax 82.60 165.20
Social Security 47.69 95.38
Medicare 11.16 22.31
CT Income Tax 16.05 33.60

SUMMARY
Current YTD
Total Pay $769.23 $1,538.46
Taxes $158.20 $316.39
Deductions $255.38 $510.76

Net Pay $355.65
<table>
<thead>
<tr>
<th>Social Security (FICA)</th>
<th>State Income Tax</th>
<th>401k</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medicare</td>
<td>Federal Income Tax</td>
<td>Dental Plan</td>
</tr>
<tr>
<td>Health Plan</td>
<td>Vision Plan</td>
<td></td>
</tr>
</tbody>
</table>

A tax that is paid into Social Security for retirement. This tax sometimes appears on pay stubs as FICA. Mandatory deduction.

A tax that is paid into Medicare, which provides health insurance coverage for retirees. Mandatory deduction.

A tax that is paid to the State of CT to fund state programs such as education and highway maintenance. Mandatory deduction.

A savings plan for retirement. Employees contribute a portion of their salary through payroll deductions. Sometime the employer also contributes to employees' 401k plans. Optional deduction.

A tax that is paid to the Internal Revenue Service, on behalf of the U.S. government. The tax money is used to fund federal government programs and services. Mandatory deduction.

An insurance plan for the care of teeth. Employees usually pay a portion of the cost of insurance through payroll deductions. Sometimes employers share the cost. Optional deduction.

This is a medical insurance plan. Employees usually pay a portion of the cost of insurance through payroll deductions. Sometimes employers share the cost. Optional deduction.

This is an insurance plan for the care of vision. Employees usually pay a portion of the cost of insurance through payroll deductions. Sometimes employers share the cost. Optional deduction.
A. Read Katrin Havel's paycheck and pay stub. Then complete each sentence on the pay stub.

Circle the letter.

1. Year-To_Date
2. Federal Tax
3. Gross Pay
4. Pay Period
5. Rate
6. State Tax
7. Hours
8. Dental Insurance
9. Earnings
10. Medical Insurance
A. Read Katrin Havel's paycheck and pay stub. Then complete each sentence. Circle the letter.

1. Ms. Havel works at _______.
   a. Mutual Bank  
   b. Edison Lighting

2. June 1 to June 15 is a _______.
   a. paycheck  
   b. pay period

3. Each month Ms. Havel gets money — her _______.
   a. earnings  
   b. deductions

4. Each month Ms. Havel pays money — her _______.
   a. deductions  
   b. earnings

5. The money she gets before the deductions are taken out is her _______ pay.
   a. gross  
   b. net

6. The money she gets after the deductions are taken out is her _______ pay.
   a. gross  
   b. net

B. Critical thinking. Read the pay stub again. Then answer the questions.

1. How much money has Ms. Havel earned this year? ______________________

2. How much has she earned this month? ______________________

3. Which benefit plans has she enrolled in? ______________________
A. Read Katrin Havel's paycheck and pay stub. Then complete each sentence. Circle the letter.

PAY \$590.39
TO THE ORDER OF Katrin Havel

<table>
<thead>
<tr>
<th>Statement Of Earnings</th>
<th>Detach at perforation below and keep for your records</th>
</tr>
</thead>
<tbody>
<tr>
<td>Edison Lighting</td>
<td></td>
</tr>
<tr>
<td>Mutual Bank</td>
<td></td>
</tr>
<tr>
<td>Crane, Washington</td>
<td></td>
</tr>
<tr>
<td>98343</td>
<td></td>
</tr>
<tr>
<td>Date: 06/15/02</td>
<td></td>
</tr>
<tr>
<td>Check No: 2330051</td>
<td></td>
</tr>
<tr>
<td>PAY FIVE HUNDRED NINETY AND 39/100 DOLLARS</td>
<td></td>
</tr>
</tbody>
</table>

KATRIN HAVEL PAY PERIOD: 6/01/02 TO 6/15/02

<table>
<thead>
<tr>
<th>HOURS AND EARNINGS</th>
<th>TAXES AND DEDUCTIONS</th>
</tr>
</thead>
<tbody>
<tr>
<td>GROSS PAY $737.10</td>
<td>MEDICAL INSURANCE $8.55</td>
</tr>
<tr>
<td></td>
<td>DENTAL INSURANCE $2.66</td>
</tr>
<tr>
<td></td>
<td>FEDERAL TAX $85.20</td>
</tr>
<tr>
<td></td>
<td>STATE TAX $58.30</td>
</tr>
<tr>
<td>NET PAY $590.39</td>
<td>TOTAL DEDUCTIONS $146.71</td>
</tr>
</tbody>
</table>

| RATE $10.53 HOURS 70.00 EARNINGS $737.30 YEAR-TO-DATE $8104.80 |
|---------|------------------|-----------------|

<table>
<thead>
<tr>
<th>PRE-TAX ITEMS</th>
<th>AFTER-TAX DEDUCTIONS</th>
</tr>
</thead>
</table>

Statement Of Earnings | Detach at perforation below and keep for your records |
Lesson 3: Paychecks and Pay Stubs

Most of the strategies used in this lesson were the same as those outlined in previous lessons' narratives. Particular attention was paid to modifying the original text to provide access to beginners while challenging advanced students. This can be seen in the authentic practice exercise in Attachment C. Also, an Information Gap exercise provided another opportunity for students to interact, in a different manner than in prior lessons.
Lesson 4
<table>
<thead>
<tr>
<th>Learning Strategies</th>
<th>Language Content</th>
<th>Goals and Objectives</th>
</tr>
</thead>
<tbody>
<tr>
<td>Beginner</td>
<td>Intermediate</td>
<td>Advanced</td>
</tr>
<tr>
<td>Learner Group: ESL</td>
<td>Grade Level: Adult</td>
<td>Lesson Title: Enrollment Forms</td>
</tr>
<tr>
<td>Function</td>
<td>Situation</td>
<td>Expressions</td>
</tr>
<tr>
<td>----------</td>
<td>-----------</td>
<td>-------------</td>
</tr>
<tr>
<td>Offer help (Advanced)</td>
<td>Enrollment forms</td>
<td>Let me help you fill it out.</td>
</tr>
<tr>
<td>Ask questions (Intermediate)</td>
<td>Enrollment forms</td>
<td>Where do I (sign up / fill out the form) for the health plan the ESL class?</td>
</tr>
<tr>
<td>Identify (Beginner)</td>
<td>People on a completed insurance form</td>
<td>Who is/are YOUR spouse, dependents, employer?</td>
</tr>
</tbody>
</table>

Some grammar points may have been introduced in earlier lessons but are included here for review.

Two word verbs with object pronouns.
Lesson #4: Enrollment Forms

Lesson Objectives:

Content Objectives:

• Students will be able to fill out an insurance enrollment form.

Language Objectives:

• Students will know the vocabulary that is specific to insurance enrollment forms.
• Students will know the expressions related to filling out forms
• Students will know the expressions used in the lesson’s forms.

Materials:

• Chart (slide) of enrollment vocabulary (Attachment A)
• Transparency, and handouts, of personal enrollment chart (Attachment B)
• Transparency, and handouts, of completed dental enrollment form (Attachment C)
• Transparency, and handouts, of blank health plan enrollment form and instructions (Attachment D)

Activity #1: Define Content and Language Goals for Students (5 minutes):

Write the lesson’s content and language goals on the board. Draw students’ attention to the board and read the goals aloud. Have students take out the enrollment vocabulary chart (Attachment A) that was previously distributed for them to preview at home. Discuss any questions that students may have at this point.

Activity #2: Review vocabulary / Create a personal enrollment chart

- Personal enrollment chart (15-20 minutes)

Put up the vocabulary chart (Attachment A). Students have already previewed the chart but take as much time as necessary to ensure comprehension at all levels.

Put up the personal enrollment chart transparency (Attachment B) and pass out copies to the students. Model how to fill out the chart – write your name under employee, your spouse’s name and any children, along with birthdates. (Other than your name, you may want to use bogus info here.) Ask the students to fill out their own chart for themselves and their families. Encourage students to help each other with the form. Move around the room and work with individual students as necessary to complete the forms.
Activity #3: Anthem Enrollment Form (35 minutes)

Pass out copies of the Anthem enrollment form and instructions (Attachment D). Put up the corresponding transparencies. Students were given copies of these forms to preview, and/or translate as necessary, prior to today's lesson. Tell students that everyone in the class will be filling out a form, as a new enrollment, and will use the information on the personal enrollment chart to fill in some of the form.

Point out how the numbers on the instruction page correspond to the numbers on the form, which ALSO correspond to the numbers on the personal enrollment chart completed in class.

Have student take turns reading the instructions for each section. Then model filling out the form for yourself, reviewing any pertinent vocabulary as you go along. Address any questions and then have the students fill out their own forms.

Encourage students to help one another to fill out the form correctly. While all students had the form for preview prior to the class, beginners and intermediates may still be unclear. If that's the case, and if available, provide L1 support for these students to ensure comprehension. Walk from student to student and provide assistance/clarification as necessary.

Assessment (On-going)

Beginners and intermediates will be able to fill out the "Tell Us About You" sections, locate the other sections of forms based on the numbered instruction and use the personal enrollment chart to fill in information about dependents. Additionally, advanced students will be able to understand most of the 'legalese' without the notes in the margin.

Grammar (10 minutes)

If students are ready, introduce the concept of two word verbs, such as fill out and sign up. Model some questions with intermediates, such as Where do I sign up for ESL class? How do I fill out this form for the 401k plan? Also, point out that some two word verbs can be separated by an object pronoun, as in Do you have a dental claim form? Yes, thanks, I already filled it out while others cannot: I take the bus every day and get off at Pine Street.

Activity #4: Cigna Enrollment Form (10 minutes)

Put up the transparency of the completed Cigna dental enrollment form. In Q&A format, review the information on the form with the class. Beginners will be able to answer simply structured questions: What is the employee's name? What is her address? etc. Intermediate questions: How many dependents does she have? Is her spouse older or younger than her? Advanced: What will happen if you give false information on this form? Is an HIV test required in CT in order to get dental insurance? Carefully pace speech and enunciation during Q&A.

Activity #4: Story telling (40 minutes)

Ask students to think about the lady who filled out the Cigna enrollment form. What is her life like? Does she have a good job, and benefits? Does her husband work? How old are her children and what do they do?
Pair up students of like proficiency and ask them to think of ten questions they would like to ask this woman how she might answer. Based on this information, the students can created a little story about the woman and her family.

1. Beginners will be able to ask and answer questions to each other about the woman and her family.
2. Intermediates will be able to create a story and then share it, verbally, with the class.
3. Advanced will be able to write a story about this person and her family and then read it to the class.

Activity #4: Lesson Review: (5 minutes)

- Elicit feedback from the students regarding what was covered in the lesson and connect it back to the original content and language goals to ensure goals were met. Pass out any vocabulary for the next lesson so that students may preview at home.
<table>
<thead>
<tr>
<th>Employee</th>
<th>Date of Birth</th>
<th>Spouse</th>
<th>Date of Birth</th>
<th>Children</th>
<th>Date of Birth</th>
<th>Age</th>
<th>Y/N</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>M/ mm/dd/yy</td>
<td>F</td>
<td>M/ mm/dd/yy</td>
<td>F</td>
<td>M/ mm/dd/yy</td>
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<tr>
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<td></td>
<td></td>
<td></td>
<td>10</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
CIGNA Dental Enrollment Form

Please Print

**EFFECTIVE DATE** (Month, Day, Year)
03/01/2006

**New enrollment**

Any person who knowingly and with intent to injure, defraud, or deceive any insurer, files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of insurance fraud and subject to civil and criminal penalties. (In Florida, this is a felony of the third degree.)

**NOTE: PLEASE COMPLETE ALL INFORMATION**

<table>
<thead>
<tr>
<th>NAME (Last, First, Middle initial)</th>
<th>SOCIAL SECURITY NUMBER</th>
<th>DATE OF BIRTH</th>
</tr>
</thead>
<tbody>
<tr>
<td>Black Maria E</td>
<td>5732112345</td>
<td>03/19/1983</td>
</tr>
</tbody>
</table>

**ADDRESS**

12345 Grand Street
City: New Haven
State: CT
Zip Code: 06511

**TELEPHONE**

Home: (203) 555-5555
Work: (203) 444-4444

**WHAT IS YOUR PRIMARY LANGUAGE? (optional)** English

**EMPLOYER**

ALUMNI ASSOCIATION OF THE CITY COLLEGE OF NEW YORK (Policy #: G10034284)

**SELECT PLAN:**

- [ ] CIGNA Dental Care

Please submit proof of student or handicapped status for overage dependents.
The original effective date must be completed for each member in order for continuous coverage credit to be applied toward waiting period.

**COMPLETE FOR ALL PERSONS TO BE COVERED**

<table>
<thead>
<tr>
<th>RELATIONSHIP</th>
<th>NAME</th>
<th>SOCIAL SECURITY NUMBER</th>
<th>ADDRESS</th>
<th>SEX</th>
<th>DATE OF BIRTH (Month, Day, Year)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Self</td>
<td>Maria</td>
<td>543-21-2345</td>
<td></td>
<td></td>
<td>03/19/83</td>
</tr>
<tr>
<td>Spouse</td>
<td>John</td>
<td>123-45-6789</td>
<td></td>
<td></td>
<td>06/31/80</td>
</tr>
<tr>
<td>Child</td>
<td>Donna</td>
<td>444-33-2211</td>
<td></td>
<td></td>
<td>03/30/00</td>
</tr>
<tr>
<td>Child</td>
<td>Alberto</td>
<td>776-54-3311</td>
<td></td>
<td></td>
<td>09/28/04</td>
</tr>
</tbody>
</table>

I accept the coverage/insurance benefits provided by this group dental plan and authorize the processing of my enrollment in the dental coverage as indicated on this form. I authorize deduction from my earnings of the required contributions, if any, toward the cost of the coverage.

I authorize payment of dental benefits to the provider of dental care.

I authorize any participating dental office to release dental records and billing information concerning me or my dependents to CIGNA Dental Health and Connecticut General Life Insurance Company for purposes of plan administration or for the purpose of validating and determining benefits payable. I further authorize CIGNA Dental Health and Connecticut General Life Insurance Company to release any records or information concerning me or my dependents to its designee, for purposes of plan administration and customer service.

California law prohibits an HIV test from being required or used by health insurance companies as a condition of obtaining health insurance coverage. CIGNA Dental Health and Connecticut General Life Insurance Company do not require such tests in any state as a condition of obtaining dental coverage.

I have read and accept the provisions printed above:

**SIGNATURE** Maria E Black

**DATE** 07/28/06


In other states, the CIGNA Dental Care plan is underwritten by Connecticut General Life Insurance Company and administered by CIGNA Dental Health, Inc. The CIGNA Dental PPO is underwritten or administered by Connecticut General Life Insurance Company with network management services provided by CIGNA Dental Health, Inc., and certain of its operating subsidiaries. The CIGNA Traditional plan is underwritten or administered by Connecticut General Life Insurance Company.
THANK YOU FOR CHOOSING OUR PLAN.

How to Fill Out This Form – Press Firmly – Please Use Ballpoint Pen

Please read these instructions before filling out the attached Enrollment and Membership Change Form. Here's what you need to fill out, so we can enroll you without delay.

1. Tell Us About You
   Please complete all information in this section.

2. New Membership
   Please check the appropriate box. If you are enrolling as a Covered Family.

4. Your Membership Choices
   A. Tell us the plan name in which you are enrolling. To do this, check the appropriate box next to your selection choice(s). If you choose "BlueCare.

   B. Please check individual, two person or family for each plan choice.

5. Where You Work
   Please complete all information in this section.

6. List Members To Be Added/Canceled
   A. Please be sure to complete all information in this section including social security numbers, and the name(s) of a recognized institution(s) for full time student dependent(s) age 19 or over.

   B. Indicate last name if different.

   C. If any dependent(s) listed are disabled, please circle that dependent, and attach the appropriate application which may be obtained from your Benefits Coordinator.

7. Tell Us About Your Other Insurance
   Please be sure to note any other insurance information in this section.

8. Medicare/Medicaid
   Please complete all information in this section if you or an enrolled member is covered by Medicare or Medicaid, or have applied for Medicare or Medicaid disability.

9. Employee Signature
   Please sign and return the completed application to your employer's Benefits Coordinator. Save your copy of this form for your records until you receive your identification card(s). A copy of this application is provided to you as part of your Subscriber Agreement or health benefit plan document as applicable and is incorporated by reference therein.
Lesson 3: Enrollment Forms

Most of the strategies used in this lesson were the same as those outlined in previous lessons' narratives. The focus of this lesson was on use of realia (insurance enrollment forms) and making the text more comprehensible for all proficiency levels.
Checklists
<table>
<thead>
<tr>
<th>I. Contextualized Lesson</th>
<th>Lesson 1</th>
<th>Lesson 2</th>
<th>Lesson 3</th>
<th>Lesson 4</th>
</tr>
</thead>
<tbody>
<tr>
<td>I.1.a. Visuals (Realia, Manipulatives, Gestures)</td>
<td>1</td>
<td>3</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>I.1.b. Model (Instructions, Processes)</td>
<td>2</td>
<td>2,3</td>
<td></td>
<td>1,2</td>
</tr>
<tr>
<td>I.2. Activate Background Knowledge</td>
<td>1,2,3</td>
<td>1,2</td>
<td>2,3</td>
<td>1,3</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>II. Make Text Comprehensible</th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>II.1. Graphic Organizers</td>
<td>2,3</td>
<td>2</td>
<td></td>
<td>1</td>
</tr>
<tr>
<td>II.2. Develop Vocabulary</td>
<td>1,2</td>
<td>2</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>II.3. Simplify Written Text</td>
<td>3</td>
<td>1,3</td>
<td>2</td>
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</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>III. Make Talk Comprehensible</th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>III.1 Graphic Organizers; Listening Guides (checklists, etc.)</td>
<td>2</td>
<td>2</td>
<td></td>
<td>1</td>
</tr>
<tr>
<td>III.2. Frame Main Ideas</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>III.3. Pace Teacher's speech</td>
<td>2</td>
<td>1,3</td>
<td>1</td>
<td>2</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>IV. Engage: Opportunities for Output</th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>IV.1. Teacher questioning and Response Strategies; Instructional Conversation</td>
<td>2</td>
<td>2,3,4</td>
<td>2</td>
<td>2,3</td>
</tr>
<tr>
<td>IV.2. Small Group Work (including Information gap activities)</td>
<td>3</td>
<td>2</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>IV.3. Meaningful, real-life activities; Students as researchers</td>
<td></td>
<td></td>
<td></td>
<td>2</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>V. Engage at Appropriate Language Proficiency Levels</th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>V.2. Assign appropriate tasks for varying levels</td>
<td>3</td>
<td>2,3,4</td>
<td>2</td>
<td>2,3</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>VI. Literacy/Academic Development</th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>VI.1. Allow use of L1 for planning and conceptualizing</td>
<td>1</td>
<td></td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>VI.2. Lots of real oral and written language</td>
<td>2,3</td>
<td>2,3,4</td>
<td>1,2</td>
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</table>
### Grammar

<table>
<thead>
<tr>
<th>Grammar</th>
<th>Lesson</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interrogatives</td>
<td>2</td>
</tr>
<tr>
<td>Auxiliary Verbs</td>
<td>1</td>
</tr>
<tr>
<td>Yes/No Answers</td>
<td>1</td>
</tr>
<tr>
<td>Superlatives</td>
<td>1</td>
</tr>
<tr>
<td>Articles 'a' and 'an'</td>
<td>2</td>
</tr>
<tr>
<td>Present perfect with alredy and yet</td>
<td>2</td>
</tr>
<tr>
<td>Capitalization</td>
<td>3</td>
</tr>
<tr>
<td>Punctuation</td>
<td>3</td>
</tr>
<tr>
<td>Two word verbs</td>
<td>4</td>
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</tbody>
</table>

### Functions

<table>
<thead>
<tr>
<th>Functions</th>
<th>Lesson</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inquire</td>
<td>1</td>
</tr>
<tr>
<td>Respond</td>
<td>1</td>
</tr>
<tr>
<td>List</td>
<td>1,2,3</td>
</tr>
<tr>
<td>Express opinion</td>
<td>1</td>
</tr>
<tr>
<td>Describe</td>
<td>2,3</td>
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<tr>
<td>Ask</td>
<td>2</td>
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<tr>
<td>List</td>
<td>4</td>
</tr>
<tr>
<td>Write</td>
<td>4</td>
</tr>
<tr>
<td>Vocabulary</td>
<td>Lesson</td>
</tr>
<tr>
<td>-----------------------------</td>
<td>--------</td>
</tr>
<tr>
<td>employed</td>
<td>1,2</td>
</tr>
<tr>
<td>unemployed</td>
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<tr>
<td>self-employed</td>
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<td>job</td>
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<td>benefits</td>
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<td>health insurance</td>
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<td>medical</td>
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<td>vision</td>
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<td>pension</td>
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<tr>
<td>savings (401k)</td>
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</tr>
<tr>
<td>vacation time</td>
<td>1</td>
</tr>
<tr>
<td>salary/paycheck</td>
<td>1</td>
</tr>
<tr>
<td>sick time</td>
<td>2</td>
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<tr>
<td>family doctor</td>
<td>2</td>
</tr>
<tr>
<td>pediatrician</td>
<td>2</td>
</tr>
<tr>
<td>orthopedist</td>
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<tr>
<td>optometrist</td>
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<tr>
<td>ophthalmologist</td>
<td>2</td>
</tr>
<tr>
<td>orthodontist</td>
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</tr>
<tr>
<td>dentist</td>
<td>2</td>
</tr>
<tr>
<td>cardiologist</td>
<td>2</td>
</tr>
<tr>
<td>obstetrician</td>
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<tr>
<td>general medicine</td>
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</tr>
<tr>
<td>babies</td>
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<tr>
<td>children</td>
<td>2</td>
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<tr>
<td>women's medicine</td>
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<tr>
<td>gross pay</td>
<td>3</td>
</tr>
<tr>
<td>deductions</td>
<td>3</td>
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<td>net pay</td>
<td>3</td>
</tr>
<tr>
<td>federal tax</td>
<td>3</td>
</tr>
<tr>
<td>state tax</td>
<td>3</td>
</tr>
<tr>
<td>medical plan</td>
<td>3</td>
</tr>
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Summary of Lesson Plan

➤ Vocabulary (Student pages 114-115)
Suggested teaching time: 60 minutes
Your actual teaching time: __________

Vocabulary (Student pages 114-115)

Suggested teaching time: 60 minutes
Your actual teaching time: __________

Content: health insurance vocabulary; benefits and related words; employment terms

Procedure:

A. Listen.
➤ To introduce the topic of the unit, write health insurance on the board. If possible, bring to class insurance cards or brochures describing various types of health insurance plans such as a medical plan, a dental plan, and a vision plan. Use the brochures to help students understand that health insurance is an arrangement in which you pay a fixed amount of money to your company at regular times, such as each pay period, and that in return the company pays the costs for health services and medicine if you are sick or injured.

➤ Use the illustrations in the Picture dictionary to convey the meaning of the vocabulary words. For example, to present the various types of payment policies for health insurance, such as claim forms, a co-payment, and a reimbursement, point to the illustrations of the two people in a doctor’s office (illustrations 1 through 4) and ask Where are they? (a doctor’s office) Point to the man and ask What’s the matter? (He hurt his leg.) Does he have health insurance? (yes) How do you know? (He has an insurance card.) How much is he paying? ($5.00) Is he paying the insurance company? (no, the doctor)

Help students understand that some health insurance plans require you to pay a co-payment—a small fixed fee that is paid to a doctor at the time of each visit or when filling a prescription.

➤ Point out that some insurance plans require you to fill out and send to the insurance company a request for payment, called a claim form, after each visit to a doctor. For an example of a health claim form, refer students to page 145. Use illustration 7 to convey that a reimbursement is money that is paid back to you by your insurance company. Point out that the man paid $50 at the time of his visit to the doctor and that later his insurance company paid him back $45.

➤ To further convey that to sign up means to agree to join a group or plan, talk about things you have signed up for, such as a class, a sports league, a health club membership, or an insurance plan. Elicit from the class other things that you could sign up for.

➤ If necessary, explain that a dependent is someone, especially a child, who needs another person to provide the food, clothing, and money necessary for life. Explain that to choose means to decide which of a number of things you want.

➤ Help students understand that retirement is the time when you stop working, usually because of old age, and that a pension is the money that your company regularly pays you after you retire.

Challenge: Introduce additional benefits-related vocabulary such as a holiday, a sick day, a personal day, maternity leave, an hourly wage, a commission.

If your students are ready ...

Culture / Civics note: The United States does not have a national health service. As a result, healthcare can be very expensive. An important benefit that employers offer employees is help with the cost of health insurance. Generally, employer and employee share the cost of the insurance. Policies and coverage differ greatly from plan to plan, so it is very important to understand and follow the rules set by your insurance company. For example, some insurance plans require you to choose a doctor or other healthcare provider who is a member of the plan. Some plans require you to pay a small, fixed fee after each appointment, while others require you to submit a claim form, and still others reimburse you later for whatever fees you have paid.
Employment

Use the illustrations to convey the meaning of the employment vocabulary. For example, to convey that unemployed means to not have a job, point to illustration 16 and ask What is he reading? (a help wanted sign) What does he need? (a job)

To convey that self-employed means to own your own company and not have a boss, point to illustration 17 and ask What is the name of the painting company? (Rosa's Painting Company) What's the woman's name? (Rosa) Is she an employee or the boss? (the boss)

Option: Ask the class what the prefix un- in the word unemployment means. If necessary, explain that the prefix un- means not. Ask students if they know any other words that use the prefix un-, such as unhappy, unfriendly, or unpopular.

B. Listen again and repeat.

Option: While students listen and repeat, note words that students have difficulty pronouncing. Then reinforce the correct pronunciation of these words with a short, fast-paced pronunciation drill.

C. Listen to the conversations...

To prepare students for the activity, have them look at the words and phrases in the box as you read them out loud.

Tapescript

Conversation 1
Man: Man, does this tooth hurt! I need a good dentist.
Woman: Well, you could go to my dentist. She's great.
Man: What's her name?
Woman: Andrea Nasser.
Man: Nasser? Let me check and see if she's on my plan.

Conversation 2
Woman 1: This is a great company. When you retire, you get benefits and a check for half of your salary for the rest of your life.
Woman 2: The rest of your life?
Woman 1: That's right. Even if you live to be a hundred years old!

Conversation 3
Man 1: Good morning. Utopia Medical Plans, where prevention is the best medicine. How can I help you?
Man 2: Yes, please. I saw my doctor two weeks ago and sent in my claim form, but I haven't received a check from you yet.
Man 1: Oh I'm sorry. How long ago did you send in the claim form?
Man 2: About a week ago.
Man 1: Well, please be patient. Under normal conditions it takes about ten business days to process your claim and send a check.
Man 2: Ten days?
Man 1: Yes, that's right.

D. Complete each sentence...

To model the exercise, copy the first two sentences on the board. Point to the two answer choices in item 1, elicit the correct answer from the class, and write self-employed on the line.

To check comprehension after students complete the activity, ask questions about the paragraph, such as Is Mr. Diaz unemployed? (no, he's employed) Does Mrs. Diaz have a boss? (no, she's self-employed) Who needs a job? (Joe) Do Mr. and Mrs. Diaz and their son Joe all have health insurance? (yes)

Workbook Link: Exercise 1
Summary of Lesson Plan

➢ PROGRESS CHECK
Check assigned Workbook pages
Suggested teaching time: 10 minutes

➢ REVIEW/WARMUP
Do it yourself! (Student page 115)
Suggested teaching time: 15 minutes
Your actual teaching time: __________

➢ PRESENTATION
Practical conversations
(Student pages 116-117)
Suggested teaching time: 35 minutes
Your actual teaching time: __________

➢ Do it yourself! (Student page 115)
Suggested teaching time: 15 minutes
Your actual teaching time: __________

Procedure:

A. What kind of benefits...
➢ Copy the chart on the board. Say Raise your hand if you have a medical plan. Have a volunteer count the student responses and write the number in the chart. In this manner, complete the chart for the remaining benefits.

B. Discussion...
➢ As a class, brainstorm on the board other kinds of benefits, such as vacation time, personal days, sick days, maternity/paternity leave, education benefits, life and disability insurance, severance pay, an employee discount, child care, family illness or injury leave. Talk about each benefit. Elicit from the class which benefits are most important to them.

Workbook Link: Exercise 2

Practical conversations
(Student pages 116-117)

Suggested teaching time: 35 minutes
Your actual teaching time: __________

Model 1

Content: asking about a benefit plan; reminding someone of an obligation with be supposed to; the present perfect with yet; acknowledging a reminder

Procedure:

➢ A–B.
➢ After students listen to the conversation, check comprehension by asking questions about the people in the photo. For example, ask What are they talking about? (the medical plan) What does the woman need to do? (choose a doctor) When does she need to do that? (by 5:00 today) Can she choose a doctor after 5:00 today? (no)
➢ If necessary, draw a timeline on the board to convey that the time expression by 5:00 means at or before (but not later than) 5:00.
➢ Point out the similarity between the expression Thanks for reminding me in this model and Thanks for warning me presented in Unit 8, page 92.

Note: This model offers students a preview of the use of be supposed to and the present perfect with yet, which are presented in the Practical grammar section on pages 118 and 119.

C. Pair work...
➢ To prepare students for the activity, brainstorm list of future time expressions on the board, such as tonight, 5:00, tomorrow, next week, and this Friday.
➢ Have a volunteer read the words in the box out loud. Ask the class What does the word “dentist” mean? “Optician”? Elicit from the class that a dentist is a tooth doctor and that an optician is an eye doctor.
➢ Model the activity with a more advanced student. Play the role of Student A to demonstrate that students should use the words from the box and that they should be related. For example, if you use the words dental plan in the first question, then you must use the word dentist (and not doctor or optician) in the second question.
➢ To check answers, have several volunteers act out their conversation in front of the class.

(continued on p. 4)
Lesson Plan, Unit 10: Practical conversations (for Student pages 116-117)—continued

**Challenge:** Tell the class about obligations you need to remember, such as a dentist appointment, a teacher’s meeting, a class, or an athletic practice. Talk about how you are reminded of these obligations. For example, say I write a “To Do” list and put it on my refrigerator. Have volunteers tell the class about their own obligations and how they are reminded.

### Model 2

**Content:** breaking news; expressing surprise and approval

**Procedure:**

1. **A–B.**
   - After students listen to the conversation, check comprehension by asking questions. Point to the people in the photo and ask Are they co-workers? (yes) What are they talking about? (vacation days)
   - Point to the woman on the left and ask What new information does she give? (Their company is going to give them six more vacation days.) Is this good news or bad news? (good news) Does the new policy start next week? (no, immediately)
   - If necessary, explain that the expression Guess what? is used to introduce new information, especially information that is surprising. Point out that the typical response is What?
   - Write No kidding on the board. Say the expression in a surprised tone of voice to indicate that No kidding is used to express surprise. Have students repeat several times.
   - To remind students that a policy is a rule or a way of doing things, remind students of the benefits policy in the employee manual in Unit 7, page 86.
   - Ask the class What does “immediately” mean? If necessary, explain that immediately means “now, with no delay.”

2. **Approval**
   - Write on the board and say That’s terrific / wonderful / fantastic. Use a delighted tone of voice to demonstrate that these expressions are used to show approval when you hear good news. Have students repeat several times.
   - Elicit similar expressions from the class, such as That’s great / super / awesome.

3. **C. Pair work...**
   - Model the activity with a more advanced student. Play the role of Student B to demonstrate that students should use the words in the box and their own words.

   **Option:** As a class, brainstorm other surprising news that you could break, such as buying a new car, having a baby, getting married, getting a promotion, or finding a new job. Then have students create new conversations to break this news.

### Model 3

**Content:** greeting an old friend; discussing bad news; expressing sympathy; periods of time; making a suggestion with Why don’t you

**Procedure:**

1. **A–B.**
   - After students listen to the conversation, check comprehension by asking questions. Point to the men in the photo and ask Are they co-workers? (no, friends) Are both men employed? (no) What bad news did the men talk about? (One man lost his job.)
   - Point to the man on the left and ask Where does the man suggest his friend might find a job? (at his company)
   - Students should be able to determine from context that Long time, no see is used to greet someone you haven’t seen for a long time and that Oh, no is used here to express sympathy with someone who has had a bad experience. To remind students that Oh, no is also used to express disappointment, refer them to Model 2, Unit 5, page 56.
   - Ask the class What does “I lost my job” mean? If necessary, explain that it means that you are now unemployed.

**Note:** This model offers students a preview of the use of Why don’t you for making suggestions, which is presented in the Practical grammar section on page 119.

(continued on p. 5)
Summary of Lesson Plan

➢ PROGRESS CHECK
Check assigned Workbook pages
Suggested teaching time: 10 minutes

➢ REVIEW/WARMUP
Do it yourself! (Student page 115)
Suggested teaching time: 15 minutes
Your actual teaching time: __________

➢ PRESENTATION
Practical conversations
(Student pages 116-117)
Suggested teaching time: 35 minutes
Your actual teaching time: __________

➢ Do it yourself! (Student page 115)
Suggested teaching time: 15 minutes
Your actual teaching time: __________

Procedure:

A. What kind of benefits . . .
➢ Copy the chart on the board. Say Raise your hand if you have a medical plan. Have a volunteer count the student responses and write the number in the chart. In this manner, complete the chart for the remaining benefits.

B. Discussion . . .
➢ As a class, brainstorm on the board other kinds of benefits, such as vacation time, personal days, sick days, maternity / paternity leave, education benefits, life and disability insurance, severance pay, an employee discount, child care, family illness or injury leave. Talk about each benefit. Elicit from the class which benefits are most important to them.

Workbook Link: Exercise 2

Practical conversations
(Student pages 116-117)

Suggested teaching time: 35 minutes
Your actual teaching time: __________

Model 1

Content: asking about a benefit plan; reminding someone of an obligation with be supposed to; the present perfect with yet; acknowledging a reminder

Procedure:

➢ A–B.
➢ After students listen to the conversation, check comprehension by asking questions about the people in the photo. For example, ask What are they talking about? (the medical plan) What does the woman need to do? (choose a doctor) When does she need to do that? (by 5:00 today) Can she choose a doctor after 5:00 today? (no)
➢ If necessary, draw a timeline on the board to convey that the time expression by 5:00 means at or before (but not later than) 5:00.
➢ Point out the similarity between the expression Thanks for reminding me in this model and Thanks for warning me presented in Unit 8, page 92.

Note: This model offers students a preview of the use of be supposed to and the present perfect with yet, which are presented in the Practical grammar section on pages 118 and 119.

C. Pair work . . .
➢ To prepare students for the activity, brainstorm of list of future time expressions on the board, such as tonight, 5:00, tomorrow, next week, and this Friday.
➢ Have a volunteer read the words in the box out loud. Ask the class What does the word “dentist” mean? “Optician”? Elicit from the class that a dentist is a tooth doctor and that an optician is an eye doctor.
➢ Model the activity with a more advanced student. Play the role of Student A to demonstrate that students should use the words from the box and that they should be related. For example, if you use the words dental plan in the first question, then you must use the word dentist (and not doctor or optician) in the second question.
➢ To check answers, have several volunteers act out their conversation in front of the class.

(continued on p. 4)
Lesson Plan, Unit 10: Practical conversations (for Student pages 116-117)—continued

Challenge: Tell the class about obligations you need to remember, such as a dentist appointment, a teacher’s meeting, a class, or an athletic practice. Talk about how you are reminded of these obligations. For example, say I write a “To Do” list and put it on my refrigerator. Have volunteers tell the class about their own obligations and how they are reminded.

Model 2

Content: breaking news; expressing surprise and approval

Procedure:

➤ A–B.
> After students listen to the conversation, check comprehension by asking questions. Point to the people in the photo and ask Are they co-workers? (yes) What are they talking about? (vacation days) Point to the woman on the left and ask What new information does she give? (Their company is going to give them six more vacation days.) Is this good news or bad news? (good news) Does the new policy start next week? (no, immediately)

➤ If necessary, explain that the expression Guess what? is used to introduce new information, especially information that is surprising. Point out that the typical response is What?

➤ Write No kidding on the board. Say the expression in a surprised tone of voice to indicate that No kidding is used to express surprise. Have students repeat several times.

➤ To remind students that a policy is a rule or a way of doing things, remind students of the benefits policy in the employee manual in Unit 7, page 86.

➤ Ask the class What does immediately mean? If necessary, explain that immediately means “now, with no delay.”

➤ Approval
> Write on the board and say That’s terrific / wonderful / fantastic. Use a delighted tone of voice to demonstrate that these expressions are used to show approval when you hear good news. Have students repeat several times.

➤ Elicit similar expressions from the class, such as That’s great / super / awesome.

C. Pair work . . .
> Model the activity with a more advanced student. Play the role of Student B to demonstrate that students should use the words in the box and their own words.

Option: As a class, brainstorm other surprising news that you could break, such as buying a new car, having a baby, getting married, getting a promotion, or finding a new job. Then have students create new conversations to break this news.

Model 3

Content: greeting an old friend; discussing bad news; expressing sympathy; periods of time; making a suggestion with Why don’t you

Procedure:

➤ A–B.
> After students listen to the conversation, check comprehension by asking questions. Point to the men in the photo and ask Are they co-workers? (no, friends) Are both men employed? (no) What bad news did the men talk about? (One man lost his job.) Point to the man on the left and ask Where does the man suggest his friend might find a job? (at his company)

➤ Students should be able to determine from context that Long time, no see is used to greet someone you haven’t seen for a long time and that Oh, no is used here to express sympathy with someone who has had a bad experience. To remind students that Oh, no is also used to express disappointment, refer them to Model 2, Unit 5, page 56.

➤ Ask the class What does “I lost my job” mean? If necessary, explain that it means that you are now unemployed.

Note: This model offers students a preview of the use of Why don’t you for making suggestions, which is presented in the Practical grammar section on page 119.

(continued on p. 5)
Lesson Plan, Unit 10: Practical conversations (for Student pages 116-117)–continued

**Periods of time**

➢ To introduce the prepositions *for* and *since*, talk about how long a student has been in your class. For example, point to a student and say *You started studying in my class on March 13. You study in my class now. You have been in my class since March 13. You have been in my class for three weeks.* Create a timeline on the board showing the current date and the date the student started studying in your class. With arrows, point out that *for* and *since* are used to express a period of time that began in the past and continues in the present:

```
beginning in the past  \(\rightarrow\)  continues now
```

➢ Past                Now

➢ To demonstrate that *since* is followed by a specific point in time, write on the left side of the board *I have studied here since _______.* On the right side of the board, list specific times such as *three o'clock, Friday, last month, yesterday, August, 2001, April 10, and 1998.*

➢ To show that *for* is followed by a length of time, write on the left side of the board *I have studied here for _______.* On the right side of the board, list lengths of time such as *three days, two weeks, about a month, and ten years.*

**C. Pair work . . .**

➢ To prepare students for the activity, write *Not great* on the board. Elicit other expressions with a similar meaning from the class, such as *Not good, Terrible, Bad, Awful, and Horrible.*

➢ Model the conversation with a more advanced student. Play the role of Student B to demonstrate that students should use the words in the box and their own words.

**Challenge:** Elicit or present other possible responses to *How's it going?*, such as *Great, Wonderful, Good, OK, So-so, Not so good, Not good, Pretty bad.*

**Workbook Link: Exercises 3, 4**

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**Your notes**

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Summary of Lesson Plan

- **PROGRESS CHECK**
  Check assigned Workbook pages
  Suggested teaching time: 10 minutes

- **REVIEW/WARMUP**
  Do it yourself! (Student page 117)
  Suggested teaching time: 20 minutes
  Your actual teaching time: __________

- **PRESENTATION**
  Practical grammar
  (Student pages 118-119)
  Suggested teaching time: 40 minutes
  Your actual teaching time: __________

**Do it yourself! (Student page 117)**

Suggested teaching time: 20 minutes
Your actual teaching time: __________

Procedure:
- Model an appropriate conversation with a more advanced student. For example, A: Have you signed up for the dental plan yet? B: Yes, I have. A: Have you chosen a dentist? B: No, I haven't. Not yet. A: Well, we're supposed to do that by tomorrow.

**Practical grammar**
(Student pages 118-119)

Suggested teaching time: 40 minutes
Your actual teaching time: __________

The present perfect with **already** and **yet**, **for** and **since**

Procedure:
- To remind students that **already** is used to show that something happened before now, refer students to the statement I already have one on page 57, Unit 5. To remind students that **yet** is used to show that something did not happen before now but may happen in the future, refer students to the question Did the bus to Pleasantville leave yet? on page 56, Unit 5.

- Write on the board A: Have you **signed up for the medical plan** yet? B: Yes, I **already** have. / No, I **haven't**. Not yet. Point to the underlined words to show that the present perfect uses has or have + the past participle. Point out that for regular verbs the past participle is like the simple past form (verb + -ed).

- Use a timeline to demonstrate that the present perfect is used with **already** and **yet** to express something that happened (or did not happen) before now at some unspecified time in the past:

```
X
(time?)
Past
Now
```

- Circle the words **yet** and **already** in the sentences on the board. Point out that **already** is used for affirmative responses and usually comes in the middle of the sentence and that **yet** is used for negative responses and usually comes at the end of the sentence.

- To remind students that **for** and **since** are used with the present perfect to express situations that began in the past and continue to the present, refer students to the Periods of time note on page 117.

- Write on the board A: How long have you **been here**? B: I've been here for about two years. What about you? A: I've been here since August 2001. Point to the underlined words to show that the present perfect uses has or have + the past participle. Point to the past participle **been** to highlight that some verbs, such as be, are irregular. Also point out the contracted form I've and elicit from the class that I've = I have. Write on the board She's and elicit from the class that She's = She has.

- Circle the words **for** and **since** in the sentences. Remind students that **for** is followed by a length of time, such as two years, and that **since** is followed by a specific point in time, such as August 2001.

(continued on p. 7)
Lesson Plan, Unit 10: Practical grammar (for Student pages 118-119)—continued

**Past participles of irregular verbs**

- To present the past participles of irregular verbs, create flash cards for the verbs in the grammar box. Write the base form of each verb on one side of the card and the past participle on the other.
- Hold up each card and say the base form of the verb (e.g., choose) and then the past participle (e.g., chosen). Have students repeat several times. Next, hold up each base form and elicit the past participle from the class. Then elicit the past participles from individual students.

**Challenge:** For a more complete list of past participles of irregular verbs, refer students to page 135.

**A. Complete the present perfect form ...**

- To demonstrate the task, copy item 1 on the board without the example answer in blue. Elicit from the class the past participle form of the verb take and write taken on the line.

**Option:** To practice the present perfect with already and yet, ask questions about things that students may have done during the class, such as Has she taken off her coat yet? Have we finished Unit 10 yet? Elicit appropriate short responses such as Yes, she has or No, we haven't. Not yet.

**Option:** To practice the present perfect with for and since, ask questions with How long, such as How long have you been here / in this class / a student / a cashier? How long have you spoken English? Elicit appropriate answers such as I've been here for about two years or I've been a cashier since March.

**Workbook Link:** Exercises 5, 6, 7

**Be supposed to and suggestions with Why**

**Procedure:**

- To demonstrate that be supposed to is used to talk about things that are expected to happen, talk about students’ obligations for your class. For example, write on the board and ask Are you supposed to do homework / study / take notes / ask questions? Point out the structure be + supposed to + the base form of the verb.

- To demonstrate the use of the past tense of be with supposed to, write on the board You were supposed to do your homework yesterday. Point out that the use of the past tense is often negative in nature because it suggests that an obligation was not fulfilled or that something expected did not happen.

- To practice be supposed to, ask the class What are you supposed to bring to class? Elicit answers from the class, such as We are supposed to bring a pen / a notebook / our textbooks / a dictionary / our homework.

- To demonstrate that Why don’t you is used to make a suggestion, write on the board We could call Louise. Let’s call Louise. Why don’t we call Louise? Explain that the three sentences have similar meanings. Point out the structure Why don’t + subject + base form of the verb.

**Option:** To practice making suggestions with Why don’t you, tell the class that you are going to spend time with a favorite friend or relative. Ask the class for advice. Write on the board Why don’t you _______? Elicit advice from the class, such as Why don’t you go to a restaurant / go to the park / buy flowers / bring a present?

**B. Complete the conversations ...**

- To demonstrate the activity, copy item 1 on the board. Elicit the correct answers from the class and write Why don’t you bring on the first line and Are we supposed to pay on the second line.

- Working individually, students complete the conversations with the present or past of be supposed to or a suggestion with Why.

**Workbook Link:** Exercise 8
LESSON PLAN, UNIT 10: AUTHENTIC PRACTICE 1 (for Student pages 120-121)

Summary of Lesson Plan

➤ PROGRESS CHECK
  Check assigned Workbook pages
  Suggested teaching time: 15 minutes

➤ REVIEW/WARMUP
  Do it yourself! (Student page 119)
  Suggested teaching time: 20 minutes
  Your actual teaching time: 

➤ PRESENTATION
  Authentic practice 1
  (Student pages 120-121)
  Suggested teaching time: 25 minutes
  Your actual teaching time: 

➤ Do it yourself! (Student page 119)

  Suggested teaching time: 20 minutes
  Your actual teaching time: 

Procedure:

A-B.

➤ To model the activity, write on the board, I'm supposed to sign up, but I don't have the enrollment form. Point to the woman in the picture and elicit a specific response from the class, such as Why don't you get one from Benefits?

➤ Working individually, students write suggestions with Why don't you or Why don't we. For example, for item 2, students could write Why don't we call Benefits? or Why don't you call your insurance company? For item 3, students could write Why don't you call your manager / supervisor? or Why don't we look in the employee manual?

➤ Then have students read their conversations out loud with a partner.

Option: Have several pairs of volunteers read one of their conversations in front of the class.

Workbook Link: Exercise 9

Authentic practice 1
(Student pages 120-121)

Suggested teaching time: 25 minutes
Your actual teaching time: 

Procedure:

A. Listen and read.

➤ To set the scene for the conversation, point to the picture and have students speculate about the answers to the following questions: Where are they? What are they doing? What are they talking about? Are they friends? Co-workers? Point to the woman on the right and ask Where does she work?

➤ Read the conversation out loud or play the cassette. With books open, students listen and read.

➤ To check comprehension after students listen to the conversation, ask questions such as What problem are they talking about? (Eva lost her job.) What does the woman on the right suggest? (that she talk to Ann in Customer Service) What is Eva supposed to do tomorrow at 9:00? (go to the unemployment office)

Note: The Eva role contains the following new language: I haven't seen you in ages, to tell you the truth, pretty bad, everyone got laid off, I'm getting unemployment, and What if I come in...? Although students are encouraged to comprehend this new language through context and because of its similarity to language they know, they are not expected to produce it themselves.

(continued on p. 9)
Lesson Plan, Unit 10: Authentic practice 1 (for Student pages 120-121)—continued

B. Listen to Eva. Read ...

➢ Read out loud the Eva role in Exercise A or play the cassette. Have students read the **you** role out loud as a class.

**Challenge:** After practicing with books open, students listen with books closed and say the **you** role out loud.

C. Listen and read. Choose ...

➢ Model the task by writing the question and the two answer choices for item 1 on the board. Say *I haven't seen you in ages.* Elicit the correct response from the class and circle the letter *a* on the board.

➢ To check answers, read items 2 and 3 out loud and elicit the correct response from the class.

D. Listen. Choose your response ...

➢ Read each item in the tapescript out loud or play the cassette as many times as necessary for students to complete the exercise.

**Challenge:** Have students listen again and write the questions for items 1 through 3 on the board.

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**Tapescript**

1. Marie! How's it going?
2. I got laid off last week.
3. Weren't we supposed to do that yesterday?

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**Workbook Link:** Exercises 10, 11

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**Listening comprehension**

**Procedure:**

A. Listen to the conversation ...

➢ To prepare students for the listening comprehension exercise, explain that they will hear a man telling company employees about a new policy for vacation and sick days.

**Note:** Although the conversation contains new language (*that about wraps up my explanation; booklet; presentation; this might be a stupid question, but; carry over; calendar year; hang on a minute; extra; entitled to; technically; that's a good question*), it is not essential for students to know this language to complete the task.

B. In your own words ...

➢ To prepare students for the listening task, have a volunteer read questions 1 and 2 out loud.

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**Tapescript**

**Luis:** So that about wraps up my explanation of the terrific new vacation and sick day policies. Why don’t I take a few questions?

**Grace:** Thanks, Luis. I’ve already read the booklet, and I’ve listened to your presentation, but I still have one question.

**Luis:** Sure. What is it?

**Grace:** Well—this might be a stupid question—but could you please explain the difference between the old vacation and sick day policy and this new one?

**Luis:** There are no stupid questions, Grace. Only the questions that don’t get asked. Why don’t I just start with the vacation policy? In the past, you could carry over your vacation days from one year to the next. Well, starting this year, you can’t do that anymore. You’ll have to take all your vacation days in the same calendar year. [whispering comments from the audience]

**Grace:** Wait a minute. Could you repeat that? What if we don’t take all our vacation days? What happens?

**Luis:** Well, I’m sorry to say, but if you don’t take them, you’ll lose them at the end of the year. That’s the new policy. [whispering comments from the audience]

But—now hang on a minute—starting this year, every employee will get an extra week of vacation. That’s right. You’ll each get an extra five days. And, after five years with the company, you’ll be entitled to four weeks of paid vacation. In the old policy, you had to wait seven years to get four weeks...

Yes, Emily.

**Emily:** What about sick days?

**Luis:** In the old policy, you got five days. But in the new policy, you get only three. Any questions about that?

**Emily:** Can you use your sick days for vacation?

**Luis:** Oh, yes. Thanks for reminding me. Well, technically, you’re not supposed to, but...

**Grace:** Excuse me, Luis. I have one more question. Why is this new policy better than the old one?

**Luis:** That’s a good question.

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**Workbook Link:** Exercises 12, 13

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Summary of Lesson Plan

- **PROGRESS CHECK**
  Workbook pages not assigned for Lesson Four.

- **REVIEW/WARMUP**
  Do it yourself! (Student page 121)
  Suggested teaching time: 10 minutes
  Your actual teaching time: __________

- **PRESENTATION**
  Authentic practice 2
  (Student pages 122-123)
  Suggested teaching time: 35 minutes
  Your actual teaching time: __________

- **REVIEW**
  Do it yourself! (Student page 123)
  Suggested teaching time: 15 minutes
  Your actual teaching time: __________

**Do it yourself!**

(Student page 121)

Suggested teaching time: 10 minutes
Your actual teaching time: __________

**Procedure:**

A. Write your own response...
   > Model the activity. Read the first speech balloon and elicit responses from the class such as Terrific / Wonderful / Fantastical / Great / Not great / Awful / Horrible / Terrible.
   > Working individually, students write their own responses to the speech balloons. For example, students could respond to the second speech balloon with I got a promotion / I got fired / I lost my job / I'm sick. Students could respond to the third balloon with That's great. See you then.
   > Have students read their conversations out loud with a partner and then change roles to practice both parts. Circulate to check pronunciation and intonation.

Option: Have several pairs of volunteers act out their conversations in front of the class.

B. Personalization...
   > Model the discussion by talking about how many vacation days and sick days you've used so far this year.
   > In small groups, students compare how many vacation days and sick days they've used so far this year. Circulate to offer help as needed.
   > To review, have several volunteers tell the class about what they talked about.

**Authentic practice 2**

(Student pages 122-123)

Suggested teaching time: 35 minutes
Your actual teaching time: __________

**Reading**

Critical thinking skill: reasoning (drawing conclusions from available information)

**Procedure:**

A. Read Katrin Havel’s paycheck...
   > Have students read Katrin Havel’s paycheck and pay stub. To check comprehension, ask the meaning of the following words: paycheck, pay stub, pay period, earnings, deductions, gross pay, net pay, federal tax, state tax, hours, year-to-date.
   > Copy item 1 on the board. Point to the two answer choices and elicit the correct answer from the class. Circle the answer b on the board.
   > Working individually, students complete each sentence by circling the letter of the correct answer. Circulate to offer help as needed.

B. Critical thinking...
   > Working individually, students read the pay stub again and then answer questions 1 through 6. To review, have students check answers with a partner and then review as a class.
   > For item 2, elicit from the class how much Ms. Havel has earned this month. Point out that students could answer either the gross pay of $737.10 or the net pay of $590.39.

(continued on p. 11)
If your students are ready...

**Culture / Civics note:** In North America, it is considered rude to ask someone how much money they earn. Most people are not comfortable talking about their salary with anyone except their employer or manager, close friends, and family.

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**Workbook Link: Exercise 14**

**Writing**

**Procedure:**

**A. Katrin Havel's new husband...**

- Point to the directions for Exercise A and read them out loud. To check comprehension, ask Does Ms. Havel’s husband have a boss? (no) Why not? (He’s self employed.) Does he have benefits from his job? (no) Does he have health insurance? (yes) How? (his wife’s medical plan)

- Write the words uninsured and enroll on the board. Ask the class what these words mean. If necessary, explain that enroll means to sign up. To remind students that the prefix un- means not, write on the board unemployed = doesn’t have a job. Then write uninsured = ___. Elicit from the class that uninsured means doesn’t have insurance.

- Working individually, students read the enrollment application. Have students circle any words on the form that they don’t understand.

- As a class, have students guess the meaning of any unknown words. If necessary, explain that single means that you are not married and that divorced means that you were married but that you legally ended the marriage. Explain that separated means that you and your spouse have stopped living together as a married couple but are not divorced.

- Read items 1 and 2 out loud. Working individually, students use the enrollment application to answer the questions.

- Have students check answers with a partner and then review as a class.

**B. Enroll your own dependent...**

- To model the activity, copy the enrollment application on the board. Complete the application about yourself.

- Working individually, students complete the application to enroll their own dependent or dependents, according to their own situation. Circulate to offer help as needed.

**Option:** For extra practice with authentic documents, refer students to the HMO enrollment / change form on page 148.

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**Workbook Link: Exercise 15**

**Do it yourself! (Student page 123)**

Suggested teaching time: 15 minutes

Your actual teaching time: __________

**Procedure:**

- Model the activity by talking about your own benefits plan, or talk about a friend’s or a family member’s benefits. Have volunteers talk about the benefits that they or their family or friends receive. Discuss medical and dental plans; life insurance; retirement benefits; vacation, personal, and sick day policies; and any other plans students may know about, such as reimbursement for job-related courses or training.

**Workbook Link: Exercise 16**

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**Your notes**

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Original Lessons