

# Wa # 5 gpp

Sociology



**ASSIGN  
BUSTER**

WA #5 GPP Copayments and deductibles are different forms of health insurance different companies provide that keeps their customer's healthy and safe.

COPAYS: you pay copayments on your every visit to your doctor, to share the expenses of your health care. The policies of copayments vary from companies to companies and they can be changed accordingly e. g. if you see a specialist other than your regular doctor or you get treatment from anyone other than your provider. Drug prescriptions also use copayments but it will increase on specialty medicines and it will cost low for generic medicines. Although some insurance companies waive off copayments in order to encourage a healthy behavior for their customers. Your insurance company pays back for the difference that comes from the treatment charges and copayments. If you pay let's say \$25 for the treatment and when you fill the prescription you pay \$5 for the copayment, the total amount you pay is \$30 then your insurer will balance the difference by paying the doctor and to the pharmacy.

DEDUCTIBLES: deductibles are the difference of amount that is covered by your insurer after you have paid for the medical cost. E. g. if you have a health plan with \$1000 deductibles and few little things go wrong during the whole year and costs less than \$1000 then you will have to pay the entire cost for the treatment. However, if something serious goes wrong and the treatment costs more than \$1000, then you pay \$1000 deductible and the health insurance takes over to pay the most of it, providing you protection from big medical expenses. In short deductibles is the amount the amount that must pay before your insurer pays its share.

HIGH OVERTIME MAY DISCOURAGE PRODUCTIVITY: overtime has negative  
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outcomes because the employers may believe they are cutting down costs of hiring new employees but they are inflicting a long-term damage which costs the company more money. Because overtime results to health consequences, it causes workers to be fatigue, angry and be a constant victim of depression. All these negative aspects cut on the productivity of a company, workers tend to take more breaks than normal, overworked employees work generally slower than their usual speed and have troubles in focusing on their work. Excessive overtime is a major factor that leads to low work morale and dissatisfaction from job. It also promotes hatred towards supervisors and employers and also towards coworkers who are seemed to be working lesser. A worker's dissatisfaction puts a bad impact in fields like nursing and customer service because a worker's performance and success relies on a proper and respectable way of interaction between patients and clients.

**ITERATED PRISONER'S DILEMMA:** iterated prisoner's dilemma is the interactive game theory in which two prisoners are isolated from each other and they have no clue about how the other person will respond to the questions that will be asked. The outcome depends on how the two of them respond if one person betrays while you stay silent then you get the longest penalty in jail while the other person is allowed to go free. If the two of them cooperate by staying silent and no substantial evidence is found against them to convict them for felony, then both are given a minor penalty and then set free. If both cooperate in defecting then they get a little lesser but a serious penalty. This game is played repeatedly until it is ended after a number of rounds. (Giddens 1993)

Works Cited

Giddens, Anthony. *Sociology*. Cambridge [England: Polity Press, 1993. Print.