

请遵循下面四个步骤，完成今日的无忧听写练习。

043.mp3

步骤一 难词先睹为快

在听写之前，请浏览下列单词，并重点记忆。

necessity 必需品

expense 花费

saving 存款

insurance 保险

submit 提交

步骤二 无忧听写练习（参考答案见章末）

不看下文，听录音，按照录音中的要求，把你听到的内容写到空白练习纸上。

Obtaining good health insurance is a real **necessity** while you are studying overseas. It protects you from minor and major medical **expenses** that can wipe out not only your **savings** but your dreams of an education abroad. There are often two different types of health insurance you can consider buying: international travel **insurance** and student insurance in the country where you will be going. An international travel insurance policy is usually purchased in your home country before you go abroad. It generally covers a wide variety of medical services and you are often given a list of doctors in the area where you will travel who may even speak your native language. The drawback might be that you may not get your money back immediately. In other words, you may have to pay all your medical expenses and then later **submit** your receipts to the insurance company. On the other hand, getting student health insurance in the country where you will study might allow you to only pay a certain percentage of the medical cost at the time of service and thus you don't have to have sufficient cash to pay the entire bill at once. Whatever you decide, obtaining some form of health insurance is something you should consider before you go overseas. You shouldn't wait until you are sick with major medical bills to pay off.

步骤三 听力理解测试

根据刚才听到的录音，为下列各题选择正确的答案。

- Why does the speaker advise overseas students to buy health insurance?
 - It'll enable them to enjoy the best medical care.
 - It'll allow them to receive free medical treatment.
 - It'll protect them from possible financial crises.
 - It'll prevent the doctors from overcharging them.
- What is the drawback of students' buying international travel insurance?
 - They can't immediately get back the money paid for their medical cost.
 - They have to go through very complicated application procedures.
 - They can only visit doctors who speak their native languages.
 - They may not be able to receive timely medical treatment.

3. What does the speaker say about students' getting health insurance in the country where they will study?
- A) They don't have to pay for the medical services.
 B) They needn't pay the entire medical bill at once.
 C) They must send the receipts to the insurance company promptly.
 D) They have to pay a much higher price to get an insurance policy.

步骤四 核对总结分析

核对听力原文，把听写中的各类错误总结规划到下表，日后重点复习。

序号	错误类型	实例汇总
1	连读、弱读	
2	美式发音	
3	纯生词	
4	拼写错误（单复数）	
5	单词发音不熟	
6	语法问题（时态等）	

MEMO

Find excuses for others but never for yourself.

可以给别人寻找辩护的理由，但是永远不要为自己寻找借口。

——J. Addison

J. 爱迪生（英国散文家）

句型拓展

Don't try to find an excuse for her absence.

不要试图为她的缺席找借口。

He cannot find a good excuse for being late.

他找不到充分的理由说明迟到的原因。