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business, according to ASUO Insurance Coordinator Shirley Chase.

While the core plans at all the schools are similar, the individual institutions were able to develop the benefit package offered to the students, Chase said.

The policy is basically "Prudential's standard plan improved to work best with student health centers," Gaffney said. However, students with the plan will have no problem dealing with outside medical services because the basic Prudential elements exist.

Chase said one of the biggest differences is in the fact "this policy covers 100 percent of

eligible expenses at the (student) health center." Things not covered by the policy include pre-existing conditions and preventive medicine such as birth control pills, Chase added. The policy will cover 80 percent of all eligible cost incurred outside the health center, Chase said.

Chase is also excited about another plan benefit. The Prudential has worked with the University student health center and has arranged to have all eligible expenses billed directly from the health center to the insurance company. "The student will never see a bill," Chase said. "They'll never have to pick up a claim form."

"Students are going to really have a lot better service in that Prudential will send an explanation of benefits with each claim," Chase added, so students will always know what is going on.

Prudential also included some provisions aimed at keeping the cost of the policy down, Chase said.

"There is a pre-authorization for surgery and hospital stays, and some second opinion requirement," she said.

The Prupass, or pre-authorization program, requires confirmation from someone that surgery is necessary, Chase said.

This year's plan is slightly

more expensive than past plans, but Chase attributes that to increased benefits and services and the nationwide increase in health care inflation.

Chase also foresees many parents purchasing the plans for their student-children, simply because so many employee benefit plans are cutting dependents off at an earlier age, she said.

The ASUO Insurance Program is administered by the ASUO Insurance Committee, which consists of Gaffney, ASUO President Kasey Brooks, former ASUO President Steve Nelson, Tim Chesemore (chairman), and former Incidental Fee

Committee member Katy Howard. According to both Chase and Gaffney, the ASUO was the only school at a recent ACHA conference whose students actually set the policy benefits.

"We're on the cutting edge nationally in insurance," Gaffney said.

The Insurance plan will be available for 30 days after registration, Chase said. She encourages all students who haven't purchased the plan to pick up a green policy statement from either the ASUO Insurance Office in EMU Suite 5 or the ASUO Executive offices in Suite 4.

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Debbie Carper

response from the community has been very positive.

"We want to open the house to everyone who qualifies, which mean they have to be diagnosed with AIDS or ARC," Mrs. Carper said, "but if the person is still a substance abuser, we will require that they go through rehabilitation before they are accepted."

"We won't discriminate against how the illness was contracted," she explained. "It won't matter if they contracted it from sharing needles, sexually or blood transfusions. It won't matter if they are straight or gay, because if it did, then I feel that it would defeat the purpose."

"The house will function and act as a family unit," she added. "We want Carper House to be a place where people want to be, and not to feel that they have to be there. We just don't want any drugs or drinking around."

"We hope to find a house in the country just outside the Eugene metropolitan area," she said. "It should have some acreage which can be cultivated so that Carper House residents can be as self sufficient as possible."

As with other hospices nationwide, Carper House is finding that generating revenue can be a major problem. A benefit car wash is being sponsored by the Valley River Chevron Station and proceeds will go toward the development of Carper House.

"We need to raise about \$100,000 within the next year before we can realistically begin looking for a house," Mr. Carper said. "After that, there will be annual insurance fees, license fees, maintenance fees and expenses, and if the house is not up to code, we will have to make sure it is brought up to code."

"We hope that a local real estate agen-

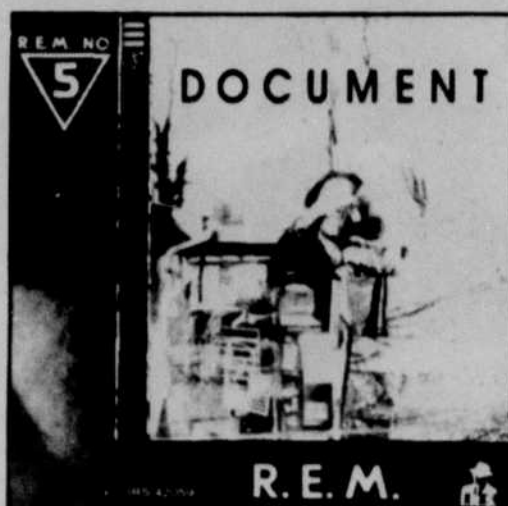
cy or landowner will donate a house in the suburbs," he said. "We will then be able to use the money that the community has donated to bring the house up to code if it needs to be done, or develop the appearance of the house for its future residents."

"One of the goals we hope to have Carper House accomplish is to unite all the people in Oregon and have everyone join ranks to fight this epidemic," he said.

"AIDS is not a just gay or junkie disease and it is not a moral issue, it is a community problem and we hope to see some community effort because that's what it's going to take," he said.

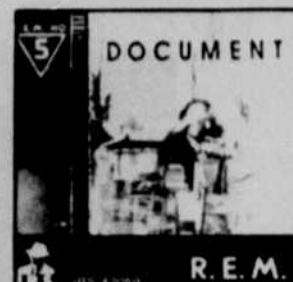
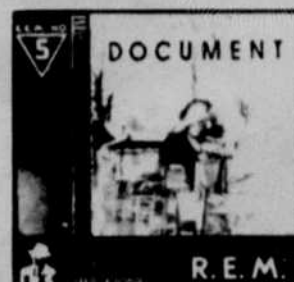
More information about the Carper House Foundation or the benefit car wash can be obtained by calling 342-4990.

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