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## Prudential's rates go up, not benefits

By Denise Clifton  
Emerald Associate Editor

Late last summer, most University students received a letter and brochure from the ASUO explaining the student health insurance plan for the 1989-90 academic year. Although many students tossed this letter in the wastebasket without a second thought, others were alarmed deeply at the extreme changes they found in the brochure.

These were the approximately 3,000 students who enroll every year in the ASUO's student health insurance program, provided since 1987 by Prudential through the American College Health Association.

The students discovered the annual premium for an individual had jumped from \$285 to \$429 — a rate hike of more than 50 percent. For students with one dependent, the annual rate increased by 85 percent to \$1,172.

But students with families were hit the hardest. Their annual rate went from \$881 to \$1,822 — a jump of more than 106 percent.

As students read further into the brochure, they found the benefits had decreased as well. While the deductible was \$100 last year, it is \$200 this year, and mental health coverage now is limited to \$2,000 for the entire plan year.

Prudential also decided to pay only 70 percent — down from 80 percent — of student claims on the first \$10,000 in community medical expenses, but they'll pay 90 percent of the second \$10,000 in expenses. Each student is in-

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## Between The Rock and a hard place

### Plan policy overseen by committee

By Dan Eisler  
Emerald Reporter

For the past four years, the Student Health Insurance Committee (SHIC) has been responsible for overseeing and setting policy for the ASUO health insurance plan.

SHIC negotiates a health insurance plan, chooses the insurance provider and makes all personnel and policy decisions concerning the program, according to an ASUO fact sheet.

The five-member SHIC, which since 1985 has administered the only student-controlled insurance program in the nation, meets no less than monthly and sometimes on a weekly basis. Three students serve one-year terms and two students serve staggered two-year terms.

The ASUO president appoints members to SHIC, subject to confirmation by the Student Senate. There is a stipend of \$50 per month.

Along with ASUO President Andy Clark, the other committee members are ASUO Vice President and SHIC chairman

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## Graduate teaching fellows call for contract

### GTFF demands fact finding

By Peter Cogswell  
Emerald Reporter

Dwarfed under a giant banner containing the single catch-all phrase of labor unrest "solidarity," graduate teaching fellows from all departments turned out in force Friday to warn the University they are not going to relent on their contract demands.

Meeting in the EMU Courtyard, GTFFs heard speaker after speaker tell them not to give up the fight in the ongoing labor negotiations between the Graduate Teaching Fellow Federation and the University.

On Wednesday, the GTFF rejected a state mediator's proposal accepted by the University, and the federation is calling for a state fact finder to be brought in to help bring an end to the dispute. Currently GTFFs are working without a contract said Carol Faulkner, vice president of organization for the GTFF.

"We are here because the University is not listening enough," Faulkner said.

"GTFFs teach 45 percent of all undergraduate classes at the University and it is time you received more than just a thank-you," Faulkner said.

Following Faulkner at the podium was Jane Howard, chief negotiator for the GTFF throughout the negotiations. Howard stressed that large numbers of protesters are the most important weapon the GTFF has for forcing the University to listen to GTFF demands.

"The more of you that show up, the easier I sleep at

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Photo by Andre Ranieri

Paige Price (left), a graduate teaching fellow in English, rallies Friday in support of health benefits and wage increases from the University.