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Insurance Continued from Page 1

sured only up to \$20,000.

In addition, Prudential changed its process for dealing with charges from the student health center. Although in the past Prudential always paid all medical expenses used at the center, these services now will be treated the same as other claims. This means students will have to fill out claim forms and the claims will be subject to the same 70 percent rate as the community medical expenses.

Understandably, students are finding this year's health insurance package a hard pill to swallow. Why should they suddenly pay higher rates for less benefits?

The Rock bleeds

According to Prudential Account Executive Carol Newman, the premium hike resulted from simple business reasons.

"We processed more claims than we received in premiums during the last two years," Newman said. "We couldn't cover our expenses for the account at all."

"For year one we paid out \$1.04 for every \$1.00 received and we expect to pay out \$1.21 for every \$1.00 received last year," she added. This translates to a \$28,577 loss in claims for Prudential during 1987-88 and a projected loss of \$207,467 during 1988-89, "and that doesn't even count our ex-

penses for things like processing claims, salary and paperwork," Newman said.

Prudential initially wanted to raise this year's student premium 152 percent to \$681 for an individual when the Student Health Insurance Committee (SHIC) began negotiating the package last year, Newman said. Students were never notified by the ASUO that the rates were heading up.

"Fortunately, the package of changes that were made allowed us to go down from a 150 percent plus rate increase to a 50 percent rate increase," Newman said. "Our goal this year is just to stop the bleeding and pay our expenses."

But Connie White, a molecular biology graduate research fellow, said the lower rate increase isn't much consolation when it comes to paying the bills.

"For many graduate students, (the premium) is three months pay," she said. "There are a lot of companies out there that will provide a million dollar major medical policy for a lot less money."

The Graduate Teaching Fellow Federation found a company that better suited their needs this year, said Diane Rau, GTFF union representative.

"After finding out the increase ... we hired an insurance consultant who quickly found a plan, payable monthly, which

is comparable to or better than ASUO insurance," Rau said.

In this plan, restricted to GTFs, each person signs up as an individual but is charged group rates, "but we encouraged everyone to shop around for the plan that suits them best," she said.

"After looking around, it didn't seem to us that the ASUO plan was as competitive as it could have been," Rau said.

"I just don't think the ASUO really shopped around when they were planning out this policy," White said.

Stress means high-risk

ASUO President Andy Clark said SHIC did look at different insurance plans with the help of paid insurance consultants, but they still believed Prudential to offer the best plan to fit most students' needs.

"What we found was that nobody is insuring college students anymore," Clark said. "The risk is too high."

Many insurance companies have stopped insuring students as a collective group because college-life stresses cause students to get sick often, Clark said.

"It's that strep throat, that mono ... that has to be treated at the health center," he added. "Stress has to be covered and most insurance companies

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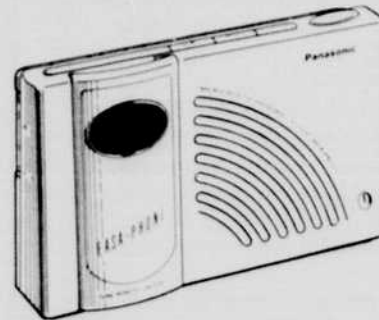
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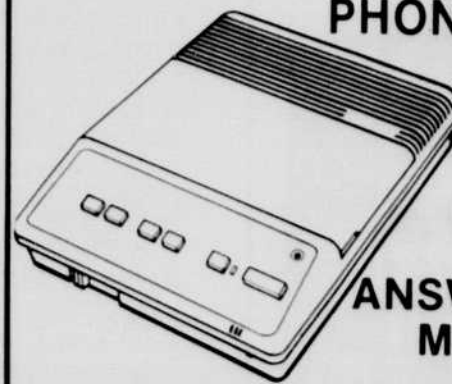
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