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Insurance Continued from Page 15

dollars on this group.
"But if somebody finds a better plan at a better rate, more power to them," she added.
According to Peter Drake, a work study assistant in the ASUO insurance office last year, the other plans might have lower rates but they also might not pay their claims. "With Prudential it's been a real positive plan in the past," Drake said. "The truth is those other plans aren't the best, and Prudential is really good on claims."
Liday said students always should be aware of their options. "I'm just mostly concerned that students be offered alternatives and that they look into these other options," he said.

Required to register
Liday said this especially applies to international students, who are the only students required by law and University policy to have health insurance.
International student adviser Ginny Stark said the international services office always has provided pamphlets explaining other insurance plans, but most students have bought the ASUO's plan in the past.
"My hunch is there is (an increase) of students buying other plans this year," Stark said.
"Our approach to this is that the student take the plan that meets their needs best," she added.
Although international students made up more than one-third of the ASUO insurance plan's total enrollment the past two years, they only reported 10 percent of the claims, Clark

said. Because international students usually make fewer claims than domestic students, some insurance companies offer to insure only foreign students on a group plan, he said.
"There were many offers from other companies saying 'we'll insure your international students for such and such a premium' because they know international students are not going to use their claims," Clark said. "It's good business to insure international students because they are ... unfamiliar with the health care process in the United States."
Stark agreed that foreign students use their insurance less. "It could be a lack of familiarity with using insurance," she said. "It could also be a desire not to deal with paperwork and the bureaucracy."

No money back
One student need that has been much debated is the right to a refund of the ASUO insurance premium if students find plans that better fit their needs. This issue has created much confusion among insurance experts as well as students.
Liday said students should be able to withdraw from the insurance plan within the first 21 days because the brochure seems to indicate this is one of the students' options. But ASUO insurance coordinator Cathy Curran said after students pay the premium, they may withdraw from the plan only if they enter the military or drop out of school.

When Prudential claim examiner Dani Ashby first looked at the brochure, she agreed the brochure "makes it sound like you can just withdraw from the insurance plan within 21 days."

But unfortunately for students who bought the ASUO plan and now wish to buy another one, the final authority came from Newman, who oversees the University's plan with Prudential.
"Once you enroll for the plan and pay the money, we don't give refunds unless you enter the armed forces ... or withdraw from school for non-medical reasons," Newman said.
Liday said the brochure does

not clearly indicate those conditions for refund.
"If something like that ever went to a court, the judge is going to say (to Prudential) 'this is what it says and that's what you have to provide,'" he said.

Looking for solutions
"One thing students have to be aware of is that we are very much at a crossroads," Clark said. "The trend for student health insurance is mandatory insurance."
Drake said a mandatory plan might be the best solution, if more benefits could be added and if the state would allocate more money for financial aid packages.

"Most schools have some sort of mandatory ... plan," Drake said. "It's a real positive factor because it spreads out the cost."
Although premiums would definitely go down if insurance was mandatory for all students, many students would not vote to adopt such an insurance program, Clark said. But if premiums keep rising and students keep dropping out of the student health insurance plan, ASUO could lose its student-controlled program altogether.
"And there is nothing stopping the administration, if we are to lose our student insurance program... from saying all students have to be insured in 1990," Clark said, adding that mandatory insurance would bring in a lot of money for the University administration.

According to Gregg Lobisser, associate dean of students and administration liaison for the University on SHIC, the University has expressed no desire to take over the program. "But I think it (mandatory insurance) is an issue we all have to learn more about," he said.

Clark said decisions about next year's insurance will be made long before next summer, and students will know about any changes before fall term, 1990.
"A lot of decisions have to be made," he said. "But how to keep the program is up to the students."

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