

**the Shutterbug**  
WE PRINT BETTER PICTURES

**Such A Deal!**



BRING IN YOUR ROLL OF FILM AND GET A 5X7 COLOR ENLARGEMENT AT A GREAT LOW PRICE!

**5X7**

Color Print from your color negative

**39¢**

110-126  
12 EXP  
Developed  
AND  
PRINTED

**\$1.99**

**PLUS**

SPECIAL 5X7 PRICE!  
With each roll of film developing

**39¢**

110-24 EXP  
126-24 EXP

YOUR CHOICE!  
3X5 OR 4X6  
135-24 EXP

4X6  
135-36 EXP

**\$3.99**

**\$5.89**

**\$7.99**

**Monday In-Depth**

**Insurance** Continued from Page 1

plan," he said. Regardless of how unpopular his opinion is, Clark stated he would continue to support a 100 percent participation program.

"I was told I wasn't acting as an advocate of the students because I'm supporting 100 percent participation," Clark said. "Well, I'll support it until I'm recalled, or until my term expires or until I run again next year."

SHIC is now proposing a mandatory insurance program with limited right of waiver to the administration, Clark said.

"We're not making a rule; we're making a recommendation," he said. "Whether the administration acts on that or not is their business."

**Waiver plan to be accepted**

And the administration probably will accept the proposal for mandatory insurance with a limited waiver, according to Vice-Provost for Student Affairs Gerry Moseley.

"We advised student government that we didn't think a mandatory plan ... was a reasonable approach," Moseley said. "But the latter (option) is the way the rest of the nation's schools are going."

"We want all the students to be protected, but we don't want to have to dictate how," Moseley added.

Currently, only international students are required — by federal law — to purchase health insurance.

The ASUO student health insurance plan exists, in part, as a matter of convenience for in-



**Phil Nebergall**

ternational students required to have insurance and for domestic students who want coverage at a low cost. But this year's health insurance program has high costs and low benefits.

By pulling together the largest pool of students, SHIC can guarantee the lowest costs and the best benefits, said ASUO vice president and SHIC chairman Scott Wyckoff.

"What you have right now is that the international students subsidize the program for domestic students," he said, rejecting the option of having a plan only for international students.

"The problem with making it just for international students is that you're excluding domestic students ... and there are some students who are purchasing the plan," Wyckoff said. "I see the solution is a mandatory plan with a restrictive waiver."

**No way to win**

But mandatory insurance with a limited right of waiver is just as bad as a 100 percent participation program because the waiver is a no-win option, Nebergall said.

"The more restrictive the waiver, the lower the costs of the premium," he said. "But also, this means more students who have insurance through other means are forced to buy that insurance."

"But the looser the waiver, the higher the costs," Nebergall said. "So, those students who choose not to have insurance, particularly because they are too low-income to afford it, are going to be met with this higher cost of insurance, and they will be priced out of school."

Affordability is not a reasonable excuse for refusing to participate in a health plan, Moseley said.

"They won't be priced out of school," he said. "It may just mean they will take longer to get through school."

Because financial aid packages allocate money for health insurance and because a mandatory health plan could allow SHIC to develop a subsidy program for low-income students, Clark said affordability should not be the issue when debating a mandatory plan.

"I don't like that thrown out: 'Well, I'm a poor student and I can't afford it,'" Clark said. "The only reason it should be debated is on principle alone and not on affordability."

**Money is an issue**

But for most low-income students affordability is the issue, said Armando Morales, a graduate teaching fellow and vicechair of the Pacific Northwest region of the United States Student Association.

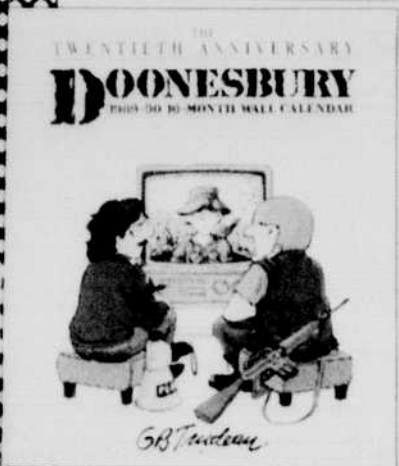
"They say 'We are concerned about your health,'" said Morales, who didn't sign the recall letter but is very disturbed about the insurance issue. "Well, thank you ... but I think they need to be concerned that tuition is very expensive, books are very expensive, rent is very expensive, classrooms are full and people are on waiting lists."

"This is how they need to be concerned, not about our health," he added. "Thank you, but we can do that by ourselves."

Moreover, students should be consulted on the insurance issue because it affects so many, Morales said.

"I talk to a lot of students ev-

Turn to Insurance, Page 7



OUR FINAL  
*Calendar*  
**SALE**

All 1990 Calendars Now  
**50% OFF**

- Sale lasts until calendars are gone
- All Sales Final: No further discounts
- Excludes Art Dept. Calendars

GENERAL BOOK DEPT.

**UO-Bookstore**

13th & Kincaid M-F 7:30-6:00 SAT 10:00-6:00 686-4331

With this coupon you can buy a set of  
**GUITAR STRINGS**  
for

1/2 our list Price  
Coupon expires 2/28/90

**MUSIC CITY**

280 East 40th • Eugene, OR 97405

Since 1957 purveyors of the very best in music

open evenings 'til 6  
Limited to stock

Locally owned for 33 years

Monday, February 5, 1990