

Oregon Daily Emerald

Briefly



Taylor's Tavern, a well-known University hangout at the corner of 13th Avenue and Kincaid St., closed its doors Tuesday night. The bar had featured the talents of Robert Cray and Eagle Park Slim.



The warm, sunny weather and light class loads typical of summer term give students a chance to get off campus and enjoy some of Eugene's unique outdoor offerings.

Whether you're a returning senior squeezing in a few graduation requirements or a first-term freshman, you won't have to travel far to enjoy scenic rivers and lakes in and around the Eugene/Springfield area.

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Regional

RICHLAND, Wash. (AP) — Nearly three years and \$8 million in the making, a study of how past Hanford radiation releases may have affected the health of downwind communities is being released Thursday.

The Hanford Environmental Dose Reconstruction Project is using computer models to try to estimate doses of radiation that residents of 10 nearby Washington and Oregon counties received from nuclear-weapons production work.

Weather

Things will cool off — a little. Mostly sunny today with temperatures near 90 and variable winds at 10 mph.



Solidarity

University students, faculty, staff and community members join striking workers to observe the second anniversary of the strike against the Morgan-Nicolai door plant in Springfield Wednesday afternoon. Later, the group went to the residence of Leroy Pasquini, Morgan-Nicolai manager, and planted crosses in his lawn symbolizing the plight of the striking workers.

Photo by Sean Poston

Health insurance plans ready for 1990-91 Changes made in both costs and coverage

By Catherine Hawley
Emerald Associate Editor

Health insurance plans for international and domestic students have been negotiated for the 1990-91 school year and are awaiting administrative approval. ASUO co-presidents Kirk Bailey and Sheila Stickel said Wednesday.

For the first time, international and domestic students at the University will be covered under policies provided by two separate insurance companies, although both new policies are similar and provide almost identical coverage to the 1989-90 Prudential policy.

"These are the best, most well-researched plans we can offer to students," Stickel said.

All-American Life Insurance, based in Woodland Hills, Calif., is carrying next year's insurance plan for domestic students. The All-American plan has a maximum benefit of \$150,000, an improvement over last year's \$20,000 cap under the Prudential plan, Bailey said. The All-American plan provides the same benefits as Prudential, although the All-American plan will not cover injuries incurred in Club Sport activities.

The annual premium for students in the All-American plan is estimated to cost between \$500 and \$550; a definite figure will be avail-

able in two or three weeks, after final contract details are worked out, Bailey said. The annual premium for the Prudential plan was \$429.

"It's not much of an increase when you consider it's the same benefits with a cap that's \$130,000 higher," Bailey said.

Other advantages of the All-American plan include:

- An average five-day processing time for claims.
- A toll-free phone number for claim service.
- World-wide, 24-hour coverage.
- A no loss-no gain provision, which means students currently insured under the Prudential plan will be considered continuously covered.
- Case management services — a claim utilization committee will examine individual claims after they reach a cost of about \$10,000 to determine if less expensive, alternative treatments are available.

As with the Prudential policy, the All-American plan does not cover dental or optical care. Physician visits, laboratory and X-ray services, inpatient hospitalization, outpatient surgery, acupuncture, prescriptions and chiropractic care will continue to be covered by All-American.

In order to provide coverage for international students, the University is joining an insurance consortium

Prudential 1989-90	All-American 1990-91 (international and domestic students)	Hartford 1990-91 (international only)
Annual premium \$429	\$500-\$550 (est.)	\$370-\$390(est.)
Maximum benefit \$20,000	\$150,000	\$250,000
Deductible \$200 per person	\$200 per person	None if first treatment is at Student Health Center; \$50 per claim if not.
Benefits Payable at 70 percent for first \$10,000; then at 90 percent to limit.	Payable at 70 percent for first \$10,000; then at 90 percent to limit.	Payable at 100 percent to limit after deductible.
Benefits for pre-existing condition? Yes	Yes	Yes
Substance abuse and mental health care coverage? Yes	Yes	Yes
Dental and optical care coverage? No	No	No

operated by The Hartford Insurance Company, of Hartford, Conn. More than 55,000 international students studying in the United States are covered by Hartford's policy.

The Hartford provides a \$250,000 maximum benefit for an annual premium estimated to cost between \$370 and \$390. International students are required to purchase health insurance while at the University; they may choose either the Hartford policy or the All-American plan.

The Hartford insurance plan offers a lower deductible than last year's Prudential plan. Students will pay no deductible if their first

treatment takes place at the Student Health Center; they will pay \$50 if first treatment occurs elsewhere. If a student goes to the Health Center and is referred to another care provider for treatment, the student must pay a \$25 co-payment fee.

The deductible applies to each claim students make under the Hartford plan.

In addition to the lower premiums and the higher benefit cap, the advantages to the Hartford plan include:

- Payment of 100 percent of all charges beyond the deductible.
- Prescription coverage increased to 50 percent of

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