

## INSURANCE

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The second reason, Rau said, is that the plan is only for GTF's. "They believe GTF's are a better risk group," she said.

Although enrollment is down in the ASUO insurance program, Curran said she has not received many complaints.

"Overall, people have been favorable," she said. "We couldn't have gotten a better plan."

Along with an increase in benefits, another advantage to the plan is that students who were previously enrolled in the Prudential Plan can continue to receive benefits for conditions diagnosed or injuries incurred while they were covered under that policy, Curran said.

It is also possible to convert the All-American policy to an individual plan after graduation to maintain continuous coverage.

Stickel said she has also received positive responses to the new policy.

An increase in price was inevitable with a voluntary enrollment policy, Stickel said.

"Students have gotten what they voted for. They wanted voluntary insurance and they knew there would be an increase (in price)."

During last spring's elections, students voted on a ballot measure that let them choose between continued voluntary enrollment and mandatory enrollment, which would most likely have lowered the costs. Students voted overwhelmingly to maintain the voluntary program.

Anna Kuo, who's husband is a graduate student, said they have chosen to continue buying ASUO insurance because they feel the cost and coverage is comparable to other insurance companies.

"It's still expensive for us," she said. "But it's worth it."

Graduate student Fabian Borensztein said he and his

wife chose not to buy insurance through the University because they thought the maximum benefit level was too low and the policy was too expensive.

He added that they did not like the clause that requires students, with certain exceptions, to either go to the Student Health Center, or take a cut in benefit payments.

"We are in our thirties, and we're not used to being told where to go," Borensztein said.

Curran said she encourages students to look at the policies other companies offer, but said she believes they will find the ASUO plan is comparable to

others.

"When they look at other possibilities, I think they will find this is the best plan for students," Curran said.

The ASUO policy is open to any undergraduate taking six or more credit hours and any graduate student taking three or more credit hours. Other insurance companies generally have conditional acceptance and a physical examination may be required.

In addition, outside insurance often takes age, sex or whether the person smokes into consideration.

For example, Blue Cross of-

fers a health insurance policy for a 20-year-old non-smoking female which would cost \$1056 a year, with a \$200 deductible and 80% coverage up to \$5000. After the first \$5000, coverage would be 100% up to a lifetime cap of \$1 million. The policy would cover illness, injury and hospitalization.

For a dependent spouse age 20-29, also a non-smoker, the cost would be exactly double. For a child under 20, with a \$200 deductible, the cost would be an additional \$852 a year.

No physical exam is required, but a questionnaire

must be filled out and if too many pre-existing conditions are present, a person could be turned down or have those conditions covered only partially or not at all by the policy.

In comparison, the ASUO policy is \$525 a year for a single student, \$1,629 a year for a student with a dependent, and \$2,208 a year for a student with two or more dependents. There is a \$200 deductible.

With this policy, there is 70% coverage up to the first \$10,000 and 90% beyond that up to the cap of \$150,000.

The deadline for ASUO insurance sign-up is Oct. 11

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Jason Jimerson  
B.A. Sociology, Earlham College  
M.A. Sociology, University of Virginia  
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