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STULENT HEA!

ASUO augments insurance plans

Prescription drugs, Club Sports accidents now covered

By Daralyn Trappe **Emerald Associate Editor**

ASUO insurance for domestic and international students will provide more services and benefits this year but cost slightly more.

The major change for international students, who are required to have ASUO insurance, is that participation in Club Sports is now covered, at a maximum of \$10,000 per accident, with the insurance company paying up to 80 percent. Club Sports activities for international students were not covered last year

"I'm really glad that benefit is included because it was the result of student input," said Cathy Curran, ASUO insurance coordinator.

A \$10,000 accidental death and dismemberment benefit is now included, as is a \$2,000 preexisting condition benefit. Before this year, the international student policy required 36 months of continuous coverage before any pre-existing condition would be covered. That has been reduced to 24 months.

In addition, in-patient mental health and counseling costs, including substance abuse treatment, will now be covered entirely for the first 10 days of treatment. The 11th to 45th day of treatment may also be covered 100 percent by the insurance company, upon a doctor's approval.

Fifty percent of outpatient mental health care costs will be covered for up to \$1,000. Previously, the maximum benefit was \$300.

The newborn baby care benefit has been increased from \$500 to \$750 to provide greater coverage of immunizations and check-ups for infants.

The costs have also increased for international students. Last year, a student with no spouse or dependents paid \$375 a year. The 1991-92 policy will be \$406. A student with a spouse will now pay \$1,444, an increase from last year's \$1,275.

For domestic students, who have the option of enrolling in the insurance program, most benefits stay the same with the three exceptions. The outpatient mental health benefits, which had been \$60 per visit and a maximum limit of \$500, are now \$70 per visit with a maximum total of \$700.

That was the result of student input, too, although it's still probably a little lower than students would like," Curran said.

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