

Crash Course on Health Insurance

Make sure you are properly covered

By Danielle McConaga



It was Saturday night and Shahara and Emil were heading back to Eugene, coming from a raging party at OSU in Corvallis. They were heading down HWY. 99 laughing, talking and cracking jokes as Shahara, who was driving, reached for the dial on the radio. As she tuned in a different station, she didn't notice the truck in the left hand lane cutting right in front of them. Once she did, Shahara turned her car in the same direction to avoid hitting the truck, but crashed into a telephone pole instead. Later, after five hours in the emergency room, x-rays and lab tests, the doctor sent Shahara and Emil home. Luckily, Shahara had suffered only a few minor injuries. Emil took home prescriptions to alleviate the pain he was experiencing in his back.

No Insurance Coverage

Shahara's car insurance had expired but luckily she was still covered under her parents' health insurance policy. Emil, however, didn't have any medical insurance; he was 26 years old and a student working a part-time job. When he realized that the ten minute ambulance ride would now cost him \$600, he was alarmed. In addition, the walk-in fee for the emergency room approximated \$800. That alone wiped out Emil's salary for two terms. Emil is now working full-time to pay for his ambulance and hospital bill and his therapy visits that cost \$57 twice a week.

Emil could have been spared most of his expenses if he had chosen some type of medical coverage. He failed to realize that even though he was ineligible for his parents' health plan and didn't receive any benefits from his job, he could have purchased health insurance through the Student Health Center, right here on campus. The Health Center offers a student health insurance policy with benefits at a reasonable cost in comparison to other health plans that may be available to students. The Health Center offers two plans. The International Plan costs \$492 per academ-

ic year, \$164 per term (Fall, Winter, or Spring), and \$164 for Summer term only. The Domestic Plan costs \$572 per academic year, \$198 per Fall, Winter, or Spring term, and \$173 for Summer term.

The international plan is mandatory for international students under federal regulations unless they have proof of other health insurance that offers coverage comparable to or better than the University's plan. The domestic plan is offered to all other students: undergraduates who are registered for at least six hours of credit and graduates who are enrolled for three credit hours or more. The domestic plan is voluntary. Some of the benefits that are listed in each plan include:

- Allergy testing, serums, and injections
- Ambulance
- Back/spine disorders (limited coverage)
- Contraceptives
- Emergency room treatment
- Hospital inpatient services
- Laboratory and x-rays
- Maternity care
- Mental health/counseling
- Physician fees
- Physical therapy/massage therapy
- Prescription drugs

Although this is only a partial listing of the benefits of the policies, you can see that the Student Health Insurance Plan would have covered a majority of Emil's expenses. Emil is not the only student who has been in a predicament such as this. It is estimated that 20% of the student population here does not have any type of medical insurance. However, 60% of this population is estimated to be covered by some type of insurance. At the University of Oregon, roughly 10% of the students are on the Student Health Plan provided by the Health Center.

When selecting health insurance, you need to be informed in order to make the right decision. Consider carefully the different benefits and conditions, as well as the limitations and exclusions of the plan. For a complete listing of benefits and terms of the student health policies and any questions you may have regarding health insurance, contact Debbie Allie, Student Health Insurance Coordinator at the Student Health Center, extension 3702.

Healthy Trails

... preparing the healthy traveler!



By Joanne Frank

If you have ever traveled abroad you will know that it can be an exciting opportunity to learn about how others live. To experience new cultures, to be surrounded by exotic smells, sounds and the flavors of unique foods are the pleasures of international travel. While organizing a dog sitter and travelers' checks, don't forget to consider your health needs. In Area C at the Student Health Center (SHC), you will find full travel service that includes immunizations, recommendations, guide-

lines and advisories for traveling abroad.

The goal of the travel service at the SHC is to provide a comprehensive and unified approach to travelers' healthcare needs. Their philosophy is to help prepare you to depart on your journey as a healthy traveler and to come back healthy, too. Over the years the travel clinic has grown into a nurse-run clinic with the support of an advisory board and physician consultation. The staff believe they offer a holistic approach, in addressing more issues than just immunizations. For example,

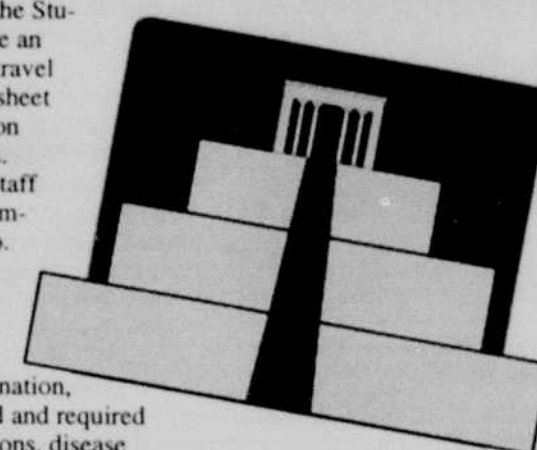
the travel service can advise you on the proper handling and storage of food as well as health precautions specific to the country you are going to visit.

Travel portfolio: Just in case

To determine your travel needs stop by Treatment Area C in the Student Health Center to schedule an appointment and to fill out a travel worksheet. The travel worksheet requests specific information related to your travel plans. From the worksheet, the staff create your individual computerized travel portfolio. This portfolio contains several travel health pamphlets, an international certificate of vaccination, recommended and required immunizations, disease information, a printout of maps of the areas

you're traveling to with detail of risk areas for yellow fever, cholera and malaria, and referral information with consulate phone numbers.

Check out the Student Health Center travel clinic and healthy trails to you!



Chew On This...

Snuff and its consequences

By Traci Milliren



If you dip or chew, you're not alone. Approximately 22 million Americans use smokeless tobacco, according to the American Cancer Society. Many people mistakenly think snuff is a safe alternative to smoking, when in fact it is just as hazardous and addictive as cigarettes.

Sean Marsee was one of those people. Marsee, a track athlete, started dipping snuff at age thirteen because he thought it was safer than smoking. Dipping snuff was a popular habit at his school, especially among the athletes. By the time he entered high school, Marsee was dipping 7 to 10 cans a week. During his senior year, he developed oral can-

cer. He had part of his tongue, throat and jaw removed. Neither surgery nor radiation treatments contained the cancer. Voted "Most Valuable Athlete" of his class, Marsee died at age 19.

Oral cancer is just one result of using smokeless tobacco. It also can cause:

- cancer of the esophagus
- cancer of the larynx
- leukoplakia, leathery white patches or sores inside the mouth
- gum disease
- tooth decay
- bad breath
- discolored teeth
- less sense of taste and smell

Research has shown it takes only a few months of regular use of snuff to develop mouth problems such as leukoplakia, which can turn into cancer over time. Warning signals include:

- a sore that bleeds easily or does not heal
- a lump or thickening of mouth tissues
- a reddish or whitish patch that persists
- difficulty in chewing, swallowing or moving tongue or jaws

The best method of early detection, according to the American Cancer Society, is regular visits to the dentist. At the Student Health Center (SHC) Dental Clinic a dentist provides oral cancer screenings as part of the dental examination, and the staff dental hygienists provide oral cancer screenings at each teeth cleaning visit. Oral health is important, regardless of whether you use smokeless tobacco. The SHC Dental Clinic also provides the following services:

- Routine dental exams
- Tissue checks
- X-rays
- Teeth cleaning
- Oral hygiene instructions
- Dental referrals

- Pit & fissure sealants
- Emergency exams

The Clinic provides these services at prices lower than local dental establishments. Teeth cleanings are \$30 per hour, x-rays for the exam are \$14.75, and exams are free. SHC dental hygienist Debra George said, "An additional focus of the clinic is dental education. We teach students about their oral health and how to avoid dental problems that could be very painful or expensive, and we provide information which will enable a student to make wise choices about dental products and services."

Routine dental exams are scheduled twice per quarter — once on the first day of classes and again on a designated day mid-quarter. Scheduling begins at 8:00 a.m., in person. Be sure to arrive early because appointments usually are filled within a couple hours. If you have any dental questions or concerns, contact the Dental Clinic at 346-4432.

Get Your Money's Worth

Pharmacy on campus caters to students for less

By Maria Palleschi



As the winter season bears down, trips to the drug store become more frequent. What many students don't know is that they can find remedies for their unpleasant common colds and other ailments right here on campus. The campus pharmacy inside the Student Health Center carries products ranging from contact solution to contraceptives.

Not only is the pharmacy close and convenient, but students often will receive substantial savings on many products, because the pharmacy can buy off of state contracts. State contracts are available only to state institutions and only registered students are eligible as customers. Over-the-counter drugs such as Extra Strength Tylenol #50 purchased in an off-campus drug store can cost up to \$5.00. The same product can be bought for \$2.00 at the campus pharmacy. The pharmacy also carries many products, prescription and non-prescription, in their generic form. For example, pseudoephedrine, a decongestant, can be purchased in its generic form for only \$1.50 for 24 tablets at the campus pharmacy. Many prescriptions are a great deal as well. For example, a single cycle of Triphasil birth control pills purchased off-campus ordinarily runs about \$22.00. The pharmacy in the Student Health Center sells them for just \$7.00. Common antibiotics such as amoxicillin 500 mg #30, which costs around \$13.00, can be purchased for \$8.95.

Tries to fill prescriptions from anywhere on this planet

In addition to great prices, students will find excellent service at the pharmacy. Pharmacists will fill prescriptions from physicians and nurse practitioners working in the Student Health Center, as well as off-campus physicians. Pharmacists will do their best filling prescriptions from in-state as well as out-of-state. International prescriptions need to be re-written by a physician in the Student Health Center. Should the pharmacy not carry a particular drug (such as might be the case with some international prescriptions), the pharmacy will research the medication for you to find the best replacement possible. So you needn't wait until you go home for the holidays to have your prescriptions filled. They can be filled right here on campus.

Not only are the pharmacists there to fill your prescriptions, they are happy to answer questions and provide counseling on any treatment-related topic. For example, if you are experiencing cold symptoms, you can explain these symptoms to the pharmacist who might suggest the most suitable over-the-counter remedy or advise you to consult a physician. When new prescriptions are filled, the pharmacists will invariably provide the student with detailed information about the medicine. If you encounter unusual side effects from any type of treatment, you should report these to the pharmacist, and the pharmacist will be able to find a more effective way to help you. So if you have an ailment for which you are seeking a remedy or information, be sure to stop by your campus pharmacy located inside the Student Health Center.

HEALTHY FOOD

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vitamin—but don't take too much of it! Coffee drinkers beware!

Bombarded with special diets and weight-loss methods, many consumers are bewildered. One "expert" is instructing you to only eat grapefruit to lose weight, while another charlatan wants you to rub cream all over your thighs to melt away your cellulite. Too many, it seems, consider themselves nutritionists. To students at the University of Oregon, however, answers about health related topics can be answered at the Student Health Center, where you can utilize the services of the Peer Health Educators, a lending library, free-of-charge workshops, and Kristen Olmos.

Moderation instead of crash diet

Olmos is a registered dietitian. She is helpful and informative and, best of all, she gives free consultations. Any student at the University of Oregon can schedule an appointment with her or consult Kristen Olmos during drop-in hours. She

handles all sorts of food issues ranging from body image to special diets for diabetics. Olmos can also help with the social, economic, cultural, and psychological implications of food and eating.

Olmos estimates that half of all inquiries deal with weight-loss questions and half of those students have some sort of abnormal eating behavior such as extreme bingeing or restricting of food intake. These types of behaviors are potentially dangerous. Olmos points out that "the reason why diets don't work is because people don't change their lifestyle. They might lose weight on a crash diet but after they go off it, all their weight is going to come back because they didn't change their long term habits. The best way to lose weight is to change eating habits permanently and eat in moderation."

Resources at the Health Center

For more information on how to choose healthier foods, you can use the resources available at the Health Center, such as the lending library in the Health Education room next to the pharmacy. The Peer Health Educators will be glad to help you.

Health Shorts

Smokers on Campus

The Student Health Center conducted its 1994 telephone student survey of 426 U of O students. Here are some of the findings regarding tobacco use.

- 26% of respondents reported ever having used tobacco regularly.
- 64% of these students first began using tobacco between ages 15 and 18 years.
- Nearly 50% of tobacco users reported that they "definitely will not" be a smoker five years from now.
- 66% of all respondents acknowledge that they have "a lot" of control over their future health.

According to the American Cancer Society, tobacco use is responsible for 400,000 deaths annually in the US. For the minority of students who use tobacco, quitting smoking or chewing is the single most significant behavior that will lead to improved health. The Health Education Program at the Student Health Center offers a Smoking Cessation Workshop

each term. Call 346-4456 for more information.

Food

Kristen Olmos answers frequently asked questions about nutrition.

I've heard that the lettuce for the salad bar in the cafeteria is sprayed with fats or starches. What can you tell me about the use of sprays on lettuce?

It is true that several years ago the majority of fresh fruits and vegetables were sprayed with sulfites to extend their shelf life, prevent discoloration, and prevent bacterial growth. But in 1986 the Food and Drug Administration banned the use of sulfites on all fresh produce. Sulfites are still used in some wines, dried fruit, and some processed fruits and vegetables. As for the salad bar items in the

cafeteria, neither the lettuce or any of the produce is sprayed with sulfites, starch, fat, or any other substance. Not only would that process be illegal, it would serve no purpose.

Unfortunately, myths and rumors spread faster than the facts. So enjoy Mother Nature's gifts to us and eat 5 servings of fruits and vegetables each day.

All my friends are eating "fat free" cookies, chips, and just about everything else without fat. Should I switch from my regular snacks to those without fat?

That's a good question. I'll provide the facts and you make your own decision. Many food companies

market convenience snack items as "fat free". By definition, that means less than .5 grams of fat per serving. What is the serving size on the package? Two cookies? 10 potato chips? What you'll find if you compare product for product is that often the fat free version has the same calorie content as the original product. So you're saving fat but not calories. Overall that's a great dietary change, but what often happens is that someone will eat twice as much of a fat free product (getting twice the calories). You also need to take into consideration cost (fat free sometimes costs more) and taste. I'd suggest switching from your regular snacks to those that naturally contain little or no fat such as bagels, any fruit, raisins, pretzels, or raw veggies. They taste great and are cheap.

We'll be happy to answer your questions in the next issue of the Well Now. Drop off your questions at the Health Education Office at the Student Health Center, or e-mail to joanne_frank@ccmail.

