

General Council

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ter in Salem. Little consideration was given to this plan because it would not be statewide.

The *Northwest Hospital Service*, commonly known as the "Blue Cross Plan" submitted a proposal but the committee did not recommend it to the Association because it was limited to hospital and surgical coverage and did not include medical coverage.

The *California-Western States Life Insurance Company* presented a package plan including group life, death and dismemberment, \$6 per day hospital for member and wife, surgical benefits to the limit of \$225, medical calls for members only beginning with the fourth call, for an approximate premium of \$5.18 per month. The group life under their plan would vary in rate, depending on ages of the members, and also vary in amounts, depending on salaries of the members.

The *West Coast Life Insurance Company* proposed a somewhat similar plan, but with the group life on a flat \$1,000 coverage with a flat rate to all members. The actual premium for same would depend on the average age of all members and was estimated at about \$1.00 per month per member. Hospital and surgical coverage for member and

dependents similar to that outlined by the California-Western States Life, and again the medical coverage would begin with the fourth call and would cover members only, not dependents. This life company, however, stated that it would write the group life independent from the other coverages, if desired, and was prepared to work out with the Association the details as to amounts, methods of premium payment and other related subjects.

The *Oregon Physicians' Service* with headquarters at Salem, (a regularly licensed hospital association sponsored by the Oregon State Medical Society, tentatively submitted a plan which would cover not only the member for hospital and medical, but would in addition either cover the wife and dependents for hospital only, or cover the wife and dependents for hospital, surgical and obstetrics. The obstetrical benefits would not be effective for the first ten months. The hospital coverage alone would cost approximately 90c per month for the spouse and 60c a month for one child, with no additional charge for more than one child. The hospital, surgical and obstetrical coverage would cost \$2.00 for the spouse and \$1.35 for the first child, 75c for the second and 50c for the third, with no additional charge beyond that. Before this contract can be issued by the Oregon Phy-

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