

Now you have a choice of two O.S.E.A. - O.P.S. plans

PLAN "A"

DEDUCTIBLE PROVISIONS

In accident cases the deductible provisions do not apply. A member must assume the initial cost for coverable benefits as follows:

- 1) \$10.00 for all physicians care.
- 2) \$15.00 for all in-patient or out-patient hospital services.
- 3) In no instance will a member be subject to total deductibles in excess of \$25.00 per case, \$50.00 for multiple cases per year, or \$125.00 for his entire family per year.

Note: A member will be reimbursed if payments for deductibles exceed above maximums upon presentation of satisfactory proof of payment.

PHYSICIANS' SERVICES

\$10.00 Initial Deductible on Physicians' Services (No deductible on Accident cases). **Except** for accidental injury cases, the physicians' services specified below will be available to any member after he has paid or acknowledged personal responsibility for the initial \$10.00 of expense per case.

Surgical Services

All surgical services involving cutting or incision in or out of the hospital, including fractures, dislocations, second and third degree burns, deep X-ray and radium therapy, and suturing of wounds, are provided.

Assistants-at-Surgery

Services of an Assistant at Surgery will be provided when the O.P.S. surgical fee is one hundred dollars (\$100.00) or more and when a hospital staff assistant is not available.

Physician Anesthetists

Physician Anesthetists' services are provided when recommended by attending physician.

Physician Hospital Calls

Necessary hospital calls are provided during coverable hospitalization (up to 70 days per case).

Physician Home and Office Calls

Up to 35 home and office calls are provided for non-surgical cases in any certificate year including consulting specialists when considered necessary.

Diagnostic Laboratory and X-Ray Services

Diagnostic X-rays, electrocardiograms, basal metabolism tests, fluoroscopic exams and pathological laboratory tests necessary in the care of a coverable case are provided. (Diagnostic laboratory and X-ray services are available either in a physician's office, in the hospital as an out-patient, or in a commercial laboratory.) This benefit provides up to \$60.00 in any certificate year for these services. (See also Out-patient Hospital Services regarding \$60 allowance.)

HOSPITAL SERVICES

\$15.00 Initial Deductible on Hospital Services (No deductible in accident cases). **Except** for accidental injury cases, the in-patient or out-patient hospital services indicated below will be available to any member in any case after the member has paid or acknowledged personal responsibility for the initial \$15.00 of expense.

Room and Board—Room and board is provided up to 70 days per case (renewable each certificate year) at cost or \$14.00 per day, whichever is the lesser.

Other In-Patient Hospital Services—Use of operating room, anesthesia, drugs and medications, oxygen, X-ray, laboratory, physical therapy, radium and deep X-ray therapy, electrocardiograms, basal metabolism tests, splints, casts and dressings furnished and paid at 90% up to a maximum cost to O.P.S. of \$1,500 per case in any certificate year.

Out-Patient Hospital Services—(Member remains in hospital less than 24 hours without room and board charge.) Out-Patient services consisting of emergency room care and X-ray and laboratory tests are covered and paid at 90% of the total cost, up to a total cost to O.P.S. of \$1,500.00 per certificate year. Such x-ray and laboratory services under this benefit are a part of the \$60.00 X-ray and laboratory limitations described under "Diagnostic Laboratory and X-Ray Services" above.

OTHER SERVICES

PRIVATE ROOM—Private Room when recommended by the attending physician is **Private Room**—Private Room when recommended by the attending physician is provided up to 15 days per case (renewable each certificate year) at cost of \$7.00 per day (in addition to ward rate), whichever is the lesser. This is a part of the 70 days room and board under Hospital Services above.

Special Nursing—The services of a special nurse (R.N.) are paid by O.P.S. up to \$25 a day and up to 15 days per certificate year when ordered by your attending physician in serious hospitalized cases.

Ambulance Service—The services of an ambulance to convey seriously ill or injured persons to or from the hospital will be paid for under this benefit up to \$30.00 per certificate year.

Maternity Care (See Waiting Periods)—Maternity care payments up to \$60.00 to the hospital and \$50.00 to the physician are intended as "allowances" toward the total charges. These services are not subject to "deductible" provisions.

Dental Services—Furnished only in the care and treatment of fractured jaws.

Poliomyelitis Benefits—Polio benefits will be provided if not pre-existing, up to \$5,000 in the two year period following diagnosis.

\$1,000 Floater—80% of the total cost of any case will be paid to a maximum cost to O.P.S. of \$1,000 for the additional benefits to the Base Program, detailed for your convenience below:

This is how it works and the specific benefits to which it applies:

Base Plan pays up to:

- 70 days hospital board and room per case
- 79 days physicians care during coverable hospitalization
- \$1,500 of other hospital services
- \$60 X-ray and laboratory benefit as an out-patient
- \$30 ambulance service
- 35 home and office calls
- 15 days special nursing
- 15 days private room

Monthly Rates: \$6.00 Male employee 6.75 Female employee
11.15 Employee and 1 family member
11.65 Employee and 2 or more family members

Floater Benefits Begin with

- 71st day
- 71st day
- 1,501st dollar
- 61st dollar
- 31st dollar
- 36th call
- 16th day
- 16th day

PLAN "B"

DEDUCTIBLE PROVISIONS

In accident cases the deductible provisions do not apply. A member must assume the initial cost for coverable benefits as follows:

- 1) \$10.00 for surgery and in-hospital medical care.
- 2) \$15.00 for diagnostic X-ray and pathological laboratory services in a physician's office.
- 3) \$25.00 for all in-patient or out-patient hospital services. In the event the member is necessarily confined to the hospital for twenty (20) or more continuous days, the provisions of the hospital deductible in point 3 above shall not apply.
- 4) In no instance will a member be subject to total deductibles in any certificate year in excess of \$25.00 per case, \$50.00 for multiple cases per member, or \$125.00 for a member and his entire family.

Note: A member will be reimbursed for any excess if payments for deductibles exceed above maximums, upon presentation of satisfactory proof of payment.

PHYSICIANS' SERVICES

(Subject to deductible provisions above)

Surgical Services

Surgical services involving cutting or incision in or out of the hospital, including fractures, dislocations, second and third degree burns, deep X-ray and radium therapy, and suturing of wounds, are provided.

Assistant-at-Surgery

Services of an Assistant at Surgery will be provided when the O.P.S. surgical fee is one hundred dollars (\$100.00) or more and when a hospital staff assistant is not available.

Physician Anesthetists

Physician Anesthetists' services are provided when recommended by attending physician.

Physician Hospital Calls

Necessary hospital calls are provided during coverable hospitalization (up to 70 days per case).

Physician Home and Office Calls

Home and office calls are covered **only** for surgical cases, either in the doctor's office or in the hospital. Payment for these calls is normally included in the surgical fee.

Diagnostic Laboratory and X-Ray Services

(Subject to deductible provisions above.)

Diagnostic X-rays, electrocardiograms, basal metabolism tests, fluoroscopic exams and pathological laboratory tests necessary in the care of a coverable case are provided. (Diagnostic laboratory and X-ray services are available either in a physician's office, in the hospital as an out-patient, or in a commercial laboratory.) This benefit provides up to \$60.00 in any certificate year for these services. (See also Out-Patient Hospital Services regarding \$60.00 allowance.)

HOSPITAL SERVICES

(Subject to deductible provisions above)

Room and Board—Room and Board is provided up to 70 days per case (renewable each certificate year) at cost or \$14.00 per day, whichever is the lesser.

Other In-Patient Hospital Services—Use of operating room, anesthesia, drugs and medications, oxygen, X-ray, laboratory, physical therapy, radium and deep X-ray therapy, electrocardiograms, basal metabolism tests, splints, casts and dressings furnished and paid at 100% of the first \$300.00 in each case and 75% of additional charges up to a maximum cost to O.P.S. of \$1,000 in the same case in any certificate year.

Out-Patient Hospital Services—(Member remains in hospital less than 24 hours without room and board charge.) Out-patient services consisting of emergency room care and X-ray and laboratory tests are covered and paid at 100% of the cost. (X-ray and laboratory services under this benefit are a part of the \$60.00 X-ray and laboratory allowance referred to under "Diagnostic X-ray and Laboratory Service" above.)

OTHER SERVICES

Private Room—Not provided.

Special Nursing—Not provided.

Ambulance—Not provided.

Maternity Care (See Waiting Periods)—Maternity care payments up to \$60.00 to the hospital and \$50.00 to the physician are intended as "allowances" toward the total charges. These services are not subject to the "deductible" provision.

Dental Services—Furnished only in the care and treatment of fractured jaws.

Poliomyelitis Benefits—Services for poliomyelitis, if not pre-existing, will be provided by O.P.S. up to a maximum of \$5,000 per case only during a 2 year period following diagnosis.

\$1,000 Floater—80% of the cost of any case will be paid up to a maximum cost to O.P.S. of \$1,000 for the additional benefits to the Base Program, detailed for your convenience below:

Base Plan pays up to:

- 70 days hospital board & room per case
- 70 days hospitalization care during coverable hospitalization
- \$1,300 of other hospital services
- \$60 X-ray and laboratory benefit as an out-patient

(Floater Benefits do not renew on a per case basis)

Monthly Rates: \$3.86 Male employee 4.57 Female employee
9.75 Employee and 1 family member
10.18 Employee and 2 or more family members

Floater Benefits begin with:

- 71st day
- 71st days
- 1,301st dollar
- 61st dollar

CHAPTER NEWS

20 Chapters out of 79 reporting for April. Come on, now! Report the news and activities of your members and we'll communicate it for you.

Salem No. 1 . . . Invited 4 Staff members and Wylie Graham explained new O.P.S. Also nominated '58-'59 officers. Pretty good slate, too, and leans toward the sugar and spice and everything that's nice variety.

Roseburg No. 2 . . . Nominated officers and had light refreshments. (Had a light turn-out, too.) Let's make it heavier!

Astoria No. 8 . . . Well! Hello there, 81 And, a good, newsy report. They had 120 out for a Family Night the previous month. Others should take a "tip" from youse people and have more Family Nights! You are nominated for Orchids this month! Staff's planning a visitation in May — how about having 120 when we drop in?

The Dalles No. 9 . . . Ten turned out to nominate.

Klamath Falls No. 12 . . . Sixteen nominated officers, talked picnic and Sunday work. Save your breath on that last one and see story on Page 1 . . . things have changed!

Marion No. 18 . . . Your old business is new business . . . those who obtain 5 new members qualify for the "Order of the Pin." Nice balance, there! What projects do you have on the agenda that will benefit by it? Youth? Recreation? Dance? Family Night? Education?

Capitol No. 19 . . . Had a White Elephant Auction, but, no comments as to how it turned out. Every try a Chinese Auction? Lots of fun and interesting for an invitation to prospective new members. Tell us more of what happens at your meetings.

Willamette No. 21 . . . Nominated. Is that all? What about a good program to describe in those empty spaces on the report form, Viola?

SUCC No. 22 . . . Submitted a list of committees, delegates, officers, etc., that will give 21 members some responsibilities and fun. Now, let's hear what their plans are and keep your Communications Representative busy reporting your accomplishments.

Agriculture No. 26 . . . 10 heard Wylie (not Willey!) Graham give talk on insurance. Found lots of unused space on the Meeting Report. How about one of those Family Nights to round-up the members for a good session?

Mid-Valley Social Workers No. 32 . . . No report, so, no retort.

Oregon Trail No. 35 . . . Had a Hard-Time Party, games, etc., at the Nurses' Home, nominated officers and introduced new member, Thelma Cox. 25% turned out. Sounds like fun, howsome more didn't show up?

O.T.I. No. 36 . . . Made a lot of motions (for new officers, that it.) Can't get over their donation of \$50.00 for the Student Body Ambulance Fund — that was a real gesture and one that merits CONGRATULATIONS!

OR-GA-CO No. 51 . . . Nominated, elected, talked about OSEA-OPS Plans and signed two new members. Anything else?

Chemeketa No. 64 . . . No report this month, but, their prexy who attended Pres. Council joined in a plan with Headquarters to get a good turn-out during May. Other chapters also joined in the plan that combines several for a packed program of events. Watch the SENTINEL for a report on the strategy and results.

Northwest Forestry No. 76 . . . Enjoyed an Idaho travelog.

Viking No. 81 . . . Dora Newman spoke on the OSEA-OPS plan. Had nearly a 50% attendance — very good! District Director Cuyler listened, too.

Coves No. 83 . . . (About to become an official chapter). 50% turned out to welcome Walt Krueger and Pat Gregory. They're new and had lots of business.

Southwest Oregon No. 85 . . . (Likewise not official yet). This is going to be a fire-ball outfit. ('scuse the word fire). New officers elected, Dist. Director Walt Krueger attended, committees appointed, entertained guests and new members and are gunning for more new members, that is). Sent in a very fine report and knowing these people, they will continue to do a good job in all departments of organization objectives.

NEWS FROM DISTRICT DIRECTORS

District #1 - Clarence Cuyler . . . They publish a District Newsletter and hold an Officers' Council. Both ideas are very good, especially that latter one — it's an improvement over presidents' councils because it cranks the chapter officers into the confabs and recognizes these people who are vitally interested in Association business. Real live-wires, these 19 chapters.

District #5 - Claude Stamper . . . Acknowledged with thanks the visitation of the Headquarters Staff and felt it was an uplift to membership. We enjoyed our visit, too, Claude and Gordan. Keep the fires burning 'til we get over that way again, which we hope will be soon.

District #9 - Jim Polley, reporting . . . elected Ida Stone as Alternate Director. Welcome, Ida. That means you are also District Communications Representative which means we have work to do, but, think you're going to like the things we have planned. Will see you at the coming Board Meeting.

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