

Screening Student Insurance:

Proposals Began 5 Years Ago For Student Insurance Coverage

By **CHUCK DIROCCO**
First of a Series

On at least four different occasions during the last five years, student organizations have presented University administrators with a voluntary-insurance plan to supplement the student health service.

To date the University sponsors no such plan despite the promotional attempts of student government.

At present, the University provides each semester a seven-day health service in the

University Hospital which costs each student \$13 a semester. This amount is included in the student fees.

Such a coverage provides hospitalization for either sickness or accidents that may be encountered by the student. It also includes all other expenses that may be incurred, such as X-ray treatment, medication, drugs, and so forth.

At the end of the seven days, if further use of the hospital is required, a rate of \$3 a day is charged. However, if a student's condition is considered serious upon admittance or any time thereafter, a transfer to another hospital takes place. This is necessary due to limited amounts of equipment at the hospital.

If a transfer is necessary, students or their families must then pay for medical costs.

Students often participate in different activities such as field

Today the Daily Collegian begins a series of articles which will attempt to provide readers with a background concerning the insurance issue.

Other articles in the series will cover:

•What is being done about such a plan at other universities, colleges, and junior colleges?

•What is now being done about a voluntary-insurance plan at the University?

•What would such a plan cost students and what are its benefits?

trips, intramural events and class visits.

The University's policy on insurance coverage in such activities is that it has no policy at all.

In some cases, groups will take out their own insurance protection plans to cover possible accidents or injuries. At other times, no insurance coverage is subscribed to at all.

According to several authorities in the field of insurance, most students at the University do not have adequate insurance coverage, although most have limited coverage.

The insurance spokesman said inadequate coverage of most students is due mainly to ignorance of certain stipulations in the gen-

eral sickness and accident policies.

They used the Blue Cross Insurance Plan to explain their point.

"About half of the subscribers to the Blue Cross use the family plan," one spokesman said. "Under such a plan unmarried persons over 18 years of age are not covered."

He said this probably would include three-fourths of the students at the University.

The authorities went on to explain that most students different policies are covered by some type of insurance plan due to the overlapping of either their own or their parents, but that this coverage was in most cases rather limited and not adequate.

Students who possibly become victims of sickness or injury due to negligence by the University may not enter a legal suit against the University without its consent to such a suit. This stems from a law that a state agency cannot be sued without its permission.

Honor System--

(Continued from page one) the students, because "a healthy start is believed most probable if initial action in establishing an honor system is taken by the student group desiring it."

The committee said honor systems would probably be started on a small scale and that "it is hoped that in time the first honor systems set up will grow to include groups encompassing many curricula."

Lion Catches Yule Fever

The dim view of more snow or rain did not keep the Nittany Lion from his trek to the new dorms.

It seems something besides the girls has caught his fancy. Donning his golashes and armed with an umbrella and shovel, the Lion went out to see what "those darling girls" have done to the dorms.



Everyone is decorating those huge picture windows for the Yule season and the Lion feels his cave needs a Christmas touch. He's thinking of getting one of the "darling girls" to do a small mural for him.

Today's forecast calls for cold and cloudy with a high of 32 to 26.

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Columbia Professor to Speak On South Africa Tonight

Dr. Edmund Brunner, professor of rural sociology and chairman of the Bureau of Applied Social Research at Columbia University, will speak on "South Africa: Its Tensions and Problems" at 7:30 tonight in 111 Boucke.

Brunner's talk is in connection with the United Nations Human Rights Day.

The Union of South Africa is a member of the United Nations but contrary to the principles and ideals of the UN Charter it is charged that nation has written a policy of racial separation into its laws which includes: discrimination by race, religion, origin;

no equality before the law; no freedom of movement except through a system of passes; denial of the freedom of opinion and expression and denial of four-fifths of the population to participate in the government. A question and answer period will follow the talk.

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