

Insurance Plan changes for the better

By GERRY LASKEY

The most notable changes in the UNB health plan this year, for most students are the raising of the co-payment fee (what you pay for a prescription) from \$1.00 to \$2.00 and the fact that oral contraceptives are no longer covered by the plan. The increase of the co-payment fee to \$2.00 together with dropping coverage for oral contraceptives has enabled us to secure much better coverage in general and avoid a substantial premium increase said UNB Assitant Comptroller in charge of fees, Hartley Morehouse. The average cost of prescription is between \$5.00 and \$6.00, the raise in co-payment means that a student directly paid about 18 per cent of each prescription last year and about 35 per cent directly this year. The premium paid to the Maritime Life Insurance Co. by UNB last year was \$13.50 per student, about \$67,000.00 Morehouse said. He said that "According to Maritime Life, 63.8 per cent of this amount is tentatively assigned to drug coverage." (about \$43,000) Maritime Life advised UNB in July of this year that UNB could expect another increase in our premium for the year 1978/79 according to

Morehouse. This is paid by general university revenues which include tuition and other fees. Morehouse said the deletion of coverage for oral contraceptives in particular was suggested primarily because there was indication from Maritime Life that this was an expensive part of the total coverage. (normally found only in luxury insurance plans), and we have, in the past had complaints from students that the policy provided a coverage to part of the student community that was not available to other members of that community. The average cost of oral contraceptives is about \$3.50 per month. Neither the Business Office nor Maritime Life could say how many students were regular claiming oral contraceptives last year because records are kept only by numbers and oral contraceptives could not be readily identified. Morehouse added, "This benefits not being related to an illness, is considered by our insurance consultant to be a luxury". He also said that the fact that it is an ongoing charge, twelve months of the year clearly indicates that it is an ongoing benefit with the remaining members of the groups subsidizing the plan.

As for other major changes in the plan: Accidental dental claims and drugs no longer have a \$5000.00 life time maximum while major medical insurance does; benefit for the loss of an eye increased from \$1500 to \$5000; the \$25.00 deductible medical has been eliminated; semi-private hospital room coverage has been eliminated; private duty nursing is now provided only when not in hospital; some coverage for osteopath, naturopath, chiroprac-

tor, and posiatrist has been added, a professional ambulance benefit of \$150.00 per year has been added; some coverage for orthopedic shoes has been added; the plan now covers out of province emergency referral or non-elective physicians or surgeons services less the amount paid by the provincial plan, which covers these at New Brunswick schedule rate (or whatever the coverage provided for Canadian students is under provincial

plans); hospital expenses up to \$35.00 per day outside of New Brunswick on emergency referral or non-elective basis, less what is covered by New Brunswick (or provincial plan equivalent) approved rate. Morehouse concluded by saying that the changes made in the student insured plan have broadened the coverage with benefits to all full time students which far out-weigh the changes made that appear to have lent it a negative tone.

Provincial elections coming soon

BY SUSAN SHALALA

When Nova Scotia recently held its provincial elections, little or no campaigning was done on the university campus. One politician declared in a television interview that the reason for the oversight was because students don't know anything about the issues and only a few of them vote. New Brunswick is having its provincial election in 10 days, Monday, October 23. The campuses in Fredericton, Sackville and Moncton have been visited by party leaders and candidates. The media has asked student unions for their feelings on party politics and the campaigns. The campuses especially here at UNB are buzzing with young Liberals, Conservatives, and NDP's handing out pamphlets and putting up posters. The NB Coalition of Students has mailed out a questionnaire on student issues to all candidates.

It is expected that NB students will demonstrate more interest and more more participation in this election than ever before. The student vote just might be more significant this time around. In the spirit of intelligent decision making this article is intended to outline each party's stand on areas and issues that seem most relevant to the student. These are taken directly from the published political parties platform. There are two ways of voting for students. If you have been enumerated, that is, if your name is registered on a list of eligible voters for any riding, then you can vote in that riding on election day. Students in residence at UNB are considered eligible to vote in the Fredericton South riding. The polling station is at the Aitken Centre. Enumeration lists should be posted in each residence. If your name is not on the list, you can call the Chief Returning Officer, Mr.

Leslie Brewer at 454-7016 and verify your eligibility. What could have happened is that your parents have registered your name at home. This is the other way you can vote-by absentee ballot. What you now do, is before October 16th, go to the returning office on Queen St, fill out a form with your name and home address on it. You will be given a ballot with the names of the candidates running in your home riding. Fill that out and return it to the Advance Poll on October 14th or 16th from 8 a.m.-8 p.m. at the Monsignor Boyd Family Center on Regent Street. You cannot vote by absentee ballot after the Advance Poll closes. Elections in New Brunswick are what the public makes them. Students once more have the chance to demonstrate their capabilities. Vote!

York strike ends

Members of the York University Staff Association (YUSA) voted last week in favour of a one year settlement granting the union a pay increase of 6.7-1 per cent plus a sweetened fringe benefit plan last week, ending the two week old strike with a 76 per cent vote in favour. The union had originally asked for a 9 per cent increase in pay as well as demanding negotiations on fringe benefits although the university offered only a 4 per cent increase with no fringe benefits. Among concessions which the university made were several key job security demands. These included the right to grieve an increased workload as a result of layoffs, and the right to four weeks advance notice of a layoff. The YUSA also received improved holiday pay benefits and free tuition for spouses and dependants attending York University. UNB professors and staff are allowed

half tuition for dependants and spouses. Employees will not have to do work of a personal nature and won the right to three months notice for layoffs due to technological change. According to a story in the Toronto Globe and Mail the mood was one of disappointment over the size of the pay increases, although he union seemed to think they had done as well as they could have. The article stated that the union agreed not to take any action against employees who did not strike on the understanding that the university did not take action against those who did. Student who had occupied the office of University President Ian MacDonald appeared relieved that the strike was over and according to sit-in representative Brad Mesline, there would be no reprisals against students who participated in the sit-in.

POLLING STATIONS

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1. SUB (2)	8:30 - 6:00 - extension to 8:30
2. McConnell	11:30 - 1:30 / 4:30 - 6:00
3. Lady Dunn	11:30 - 1:30 / 4:30 - 6:00
4. McLeod	11:30 - 1:30 / 4:30 - 6:00
5. Maggie Jean	4:30 - 6:00
6. D'Avray	8:30 - 4:30
7. Tilley	8:30 - 4:30
8. MacLaggan	8:30 - 4:30
9. Head Hall	8:30 - 4:30
10. Science Complex	8:30 - 4:30
11. Gym (main)	8:30 - 4:30 / 6:00 - 8:30
12. Library	5:00 - 8:30
13. Ludlow	8:30 - 2:30
14. Bookstore (blank)	8:30 - 4:30

Liberals

A Community College will be established in the Miramichi area. A Liberal government will review the funding for post secondary education. The role of the MPHEC will be assessed to determine if the interests of the NB universities are adequately served by the commission in its present format and method of operation. A School of Restaurant and Hotel Management will be established in conjunction with the Algonquin Hotel and the Community College throughout the province. Hiring of students will be done through regular civil service hiring procedures. Student representation will be provided on all boards interviewing students for employment. A complete review of motor vehicles insurance will be made to ensure that accident free drivers under 25 are not penalized. A Liberal government will encourage summer exchange programs for Francophone and Anglophone students. The Student Loan and Bursary program will be reviewed and the level of awards increased to bring them in line with the current rate of education. This review will ensure that deserving students are not denied because of financial restraints the opportunity of obtaining a quality education.

Conservatives

Steps will be taken to provide Community College facilities in the Miramichi area and in Southern New Brunswick. Development of french language courses at the Community College level will be expanded. Bathurst College facilities will be completed during the next four years with an expansion in courses offerings at ST. Louis Maillet. Full development of the Forest ranger technician training program in both languages will take place at the Maritime Forest Ranger School. Development of the Miramichi Rehabilitation Centre for the handicapped will begin. An assessment and treatment centre for emotionally disturbed children will be provided for the northern part of the province. The Dept. of Youth, Recreation, and Cultural Resources is in the process of establishing a regional sports and recreation program, including 5 regional bureaus. The grant program for cultural and ethnic purposes will be expanded. Library service in rural areas will be extended. Provisions will be made for the provincial contribution to planning and development of needed facilities to hold Canada Summer Games in New Brunswick in 1985.

NDP

The universities should get their fair share of funding. There should not be cutbacks at this time or at any time. Students should not be expected to live in poverty. Student Aid should meet their needs. Higher education is not only important to the individual students receiving it but to the society and future of the province. (quoted from Tom Godd, chairperson of Policy Review at an Oct. 12. Press Conference) The NDP supports the formation of a government sponsored non-profit auto insurance program to provide everyone with basic coverage at cost. The NDP supports the immediate implementation of tenant-protection legislation, as well as a permanent system for protecting tenants against unwarranted rent increases.

