

STUDENT MEDICAL PLAN

As you found out when paying your registration fees, all students entering U.P.E.I. are automatically enrolled as subscribers to a group insurance plan which is administered through the Student Union. Each year the Student Union, through an appointed committee, studies different proposals and decides which to accept for the following year. It was decided last spring that we would, once again, go along with Zurich. IF, BY CHANCE, YOU ARE ALREADY INSURED THROUGH ANOTHER PLAN, GO TO THE STUDENT UNION AND THE FEE WILL BE REFUNDED UPON SHOW OF PROOF OF ALTERNATE COVERAGE.

Full rebate will be made up to Sept. 30. After that it will have to be pro-rated. Now as to the details of this coverage.... When you get a prescription you may go to any local drugstore, show your student I.D. card and you will receive your drugs without any charge. There may be a bit of a delay in this until such time as registration lists are distributed to the pharmacies so, in the first month, you may be asked to pay. If this happens, just take the receipt to the Student Union office in the Barn and you will receive a rebate. If you go to an out-of-town drugstore, then get a receipt, take it to the Student Union office and will get a rebate. Besides drugs, you are covered by this insurance for a number of other things such as artificial limbs and eyes, ambulance services, ACCIDENTAL dental services (several claims for over \$500 each were paid last year), diagnostic services, chiropractors and many other expenses which do not fall under the Provincial Medical Plan. We might add that there are some things that are not included because the premium cost would be prohibitive: contraceptive drugs, eye examinations, eyeglasses, physical examinations and, for Canadians and Landed Immigrants, those charges which come within the scope of the Provincial Plans.

For non-Canadians the coverage is much the same...the difference in the charge is necessitated because Canadians are already covered by provincial plans and those students from other countries are not. Roughly speaking, this means ward care and medical fees.

Both Canadians and foreign students are covered for semi-private care in hospitals.

We'll give a warning.....if you are neither a Canadian nor a Landed Immigrant, and if you gave a Canadian address at registration and, consequently, you were charged the lesser medical fee, PLEASE, PLEASE, PLEASE rush to the Student Union office and pay the difference or discuss there any problems relative to your status. If you fall into this class, then you are NOT covered for medical and hospital fees and, if you need the insurance, you will find sickness or injury mighty expensive. A few days in a hospital might make your insurance fee look pretty miniscule. Hospital fees in Canada run from a low of about \$75.00 per day here to over \$250.00 a day in some of the big city ones. Remember, without extended coverage, foreign students are NOT covered for hospital, medical or surgical costs.

Conversely, we should add that, if you gave a foreign address and were charged the greater amount and you are either a Canadian or a Landed Immigrant, you should rush over to the Student Union office and apply for a rebate of the difference!

Inasmuch as the Student Union must pay the premium by October 1, you are urged to straighten out your status or apply for a rebate before September 30. After that, date adjustments will have to be pro-rated.

You might also be interested to learn that dependent coverage is available for an additional \$18.00 per annum for Canadians, as well as for others at a rate not yet determined. This covers either a wife or husband and all children.

It is also worthy of note that this coverage extends from Sept. 1, 1978 to August 31, 1979 for all students. If, for any reason, you cease to be a student (full time) your coverage will cease and you should apply for a rebate. This does not apply to those who graduate in May 79 as their coverage will extend to Aug. 31, 79. Remember that, as a full time student, your coverage extends from Sept. 1, 78 to Aug. 31, 79. on or off campus.

N.B. We'd like to clear up a couple of important details concerning this group insurance. Please read this carefully. (1) Our plan does not, for Canadian students, supercede any provincial plan. No private insurance in Canada is permitted to do that. For Canadians and those with Landed Immigrant status, the rate paid is for coverage over and above the provincial plans. IF YOU COME FROM A PROVINCE WHERE A PREMIUM IS CHARGED, YOU SHOULD MAKE CERTAIN THAT SUCH PAYMENTS ARE MAINTAINED. Those students, who have come from outside the province and who believe they may qualify as P.E.I. residents, should apply to the P.E.I. Hospital and Health Services Commission for registration.

(2) For those from outside Canada who do not have Landed Immigrant status, we would remind you that you should make certain that you have paid the \$100 premium for the greater coverage which you should have and we would like to point out that the premium charged is based on medical costs HERE. While the insurance will cover medical or hospital costs incurred, while covered, outside this province, it will do so at the rate which would be charged for such service in P.E.I. and will be paid in Canadian funds.

IF YOU HAVE ANY QUESTIONS REGARDING THIS PROGRAM OF HEALTH CARE CONTACT THE STUDENT UNION OFFICE WITHOUT DELAY!!!!



Sports

Football Game
Saturday, Sept. 16 - 1:30
U.P.E.I. Panthers
vs.
St. Mary's Huskies
MacAdam Field

ROBERTSON LIBRARY HOURS

Mon.-Thurs. 8:15 - 11 p.m.
Friday 8:15 - 5 p.m.
Saturday 1:00 - 5 p.m.
Sunday 1:00 - 11 p.m.

Music

Having a party, dance or celebrating something special and need music?
If you want: 1) Disco lights
2) Colorful lights
3) Complete Sound City.

Give us a call at 675-3812 for David or 892-1764 for Frank. Reasonable rates.

Get MUSIC EXPRESS for your next dance and "Rock on and "Boogie"
Now taking bookings.

Services Available

Beautician: does manicuring, facials, eyebrows, pedicures, hair removal (waxing), and make-up.
Phone Theresa - 892-3781.

CLASSIFIED

Wanted: Pair of size 10 Soccer boots
Phone: 892-5089

The four classes will be holding their 1st class meetings on Mon., Sept. 18 at the Barn on 2nd floor.
Times for the meetings:

FRESHMEN	6:00
SOPHOMORE	6:30
JUNIOR	7:00
SENIOR	7:30

Wanted
Ride from downtown Charlottetown to University any or all days Monday to Friday and any time between 8:30 and 9:15 A.M. Will share expenses. Please call Pat Ingraham, Student Union Office, Ext. 395.