

# Insurance rate increase caused by deficit in 'marrieds' category

by Polly Howes  
Staff Writer

North Carolina Blue Cross and Blue Shield's insurance rate increase for married UNC students was necessary because that insurance category was losing money, Dr. James A. Taylor, director of the Student Health Service, said recently.

Beginning Aug. 15, premiums for the husband-wife category in the University's plan rose from \$44.63 quarterly to \$89.45 quarterly. Rates for the husband-wife-family group went from \$63.19 quarterly to \$89.45 quarterly. The single student rate stayed the same at \$36 semi-annually.

Blue Cross and Blue Shield officials had said last April that a 39.3 per cent rate hike would be necessary in 1975 because the University's student insurance plan had been operating at a deficit.

Although the single student category of the University's insurance policy was showing a surplus, the varied student category had paid out more money in claims.

## Wanted

The DTH has an opening for a copy editor. Applicants should be familiar with the Associated Press stylebook and preferably have some headline writing experience. Working hours are evenings, from one to five days a week. Applicants should see George Bacso in the DTH office from 3-6 MWF or 4-6 TTH.

# University active in United Fund

Through its individual departments, the University is actively participating in the United Fund drive, Chapel Hill/Carrboro United Fund Director Betty Hutton said Monday.

The goal of the local drive, which ends Nov. 12, is \$150,000. More than \$75,000 has been collected.

The University is divided into two units for fund-raising purposes, Hutton said. Professors and employees within the units have been urged to contribute to the United Fund, she said.

than was received in premiums, E.C. Thompson, vice president of planning for Blue Cross, explained recently.

During the 12-month period ending July 1975, the organization lost \$94,484 on the married student group, Thompson said. Total expenditures of this category were \$270,971, while total income for the same period was \$176,487.

Blue Cross and Blue Shield, a non-profit organization, has handled the University's student insurance plan for two years, selling approximately 3,000 student policies last year.

When authorizing the organization to set up the University's insurance program, a student health insurance committee, composed of students, faculty and administrators, asked that three policy categories be established: (1) unmarried students, (2) husband-wife and (3) husband-wife-family.

Although the husband-wife option is not offered by Blue Cross and Blue Shield to individual policy holders, the committee requested the category be included in the University's group plan.

The committee's plan was put into operation, and after a year, Blue Cross and Blue Shield determined that the single student group was showing a net surplus while the married student categories were losing money, Taylor said.

"The losses that were being experienced in the group were being generated by the

married students and their families, and a substantial rate increase was required whether the rates were composited or not," Thompson said.

To distribute the rate increase equitably, the committee on student health insurance then requested several changes in the University's group policy, Taylor said.

The committee requested that the single student category be completely separated from the married student group and that the husband-wife category be eliminated.

Taylor, who said the committee had made fair requests, cited several reasons for the rate and category changes. "Single students were heavily subsidizing the married students," he said. "Because so many services were provided for single students at no cost by the Student Health Service, they made few claims on their policies."

Funds from the single student group were being used to reduce the married student deficit, he added.

By separating the single student group from the married student group, those making the most claims would pay the higher rates, he said.

The decision to combine the husband-wife category with the husband-wife-family group was based on statistics showing that claims totals for both groups were nearly the same, Thompson said.

"The persons getting the most out of the insurance in terms of claims were the female spouses rather than the children, Taylor explained. "Of last year's claims, only 16 per cent were for juveniles, while approximately 34 per cent were for female spouses."

"The current married student rate is still very favorable when compared to the customary family rate paid by typical Blue Cross and Blue Shield group family subscribers in the Chapel Hill area," Thompson said.

The health division which includes fields of medicine, basic science, hospital administration and animal laboratories has raised more than \$15,000 of its \$26,720 goal, Hutton said. Health division fund-raising is headed by Dr. Jack Wier of the pharmacy school.

The academics division has raised more than \$20,000 of its \$39,285 goal, she said, adding that the departments of physics, classics, and political science are raising the most money within the academic fields.

Undergraduate Admissions Director Richard Cashwell directs the academic fund raising activities.

North Carolina Memorial Hospital fund-raising activities are considered separately from both the health and academics divisions, Hutton said. Headed by Marion Hubbard, hospital personnel department director, hospital fund-raisers have already collected \$2200, over 50 per cent of its \$4000 goal.

## Correction

Due to incorrect information given to the Daily Tar Heel, the name of one of the Valkyries was incorrectly reported as Patricia Ann Thompson. The correct name is Patricia Ann Williams.

## briefs

From the wires of  
United Press International

# Court will not approve mercy killing for Quinlan

MORRISTON, N.J.—The parents of Karen Ann Quinlan cannot pull the plug on her respirator and let her die, New Jersey Superior Court Judge Robert Muir Jr. ruled Monday.

Only Karen's doctors may decide whether there is any reason to keep using the respirator, even though Karen's brain has been virtually destroyed by nearly seven months in a coma, Muir said.

"The single most important temporal quality Karen Ann Quinlan has is life," Muir said in his 44-page opinion. "This court will not authorize that life be taken from here."

In rejecting the parent's plea that 21-year-old Karen be allowed to "die with dignity" rather than linger on, the judge agreed with state attorneys that pulling the plug would be homicide under New Jersey law.

"Humanitarian motives cannot justify the taking of a human life," Muir wrote. "The fact that the victim is on the threshold of death or in terminal condition is no defense to a homicide charge."

Muir said he was issuing the decision "with prejudice," which means that the Quinlans may be re-pleaded the case in Superior Court on different grounds. They may, however, appeal his decision to a higher court—a course of action the parents of the comatose woman have not yet decided on.

In a new conference, Karen's mother, Julia, said, "We haven't decided whether to appeal. We want to sit down with our two children and discuss this."

## Illegal Gulf contributions acknowledged

WASHINGTON—A former Gulf Oil official acknowledges making allegedly illegal campaign contributions to at least 15 senators and congressmen, it was learned Monday.

Gulf was convicted in 1973 of making illegal contributions to the 1972 presidential campaign of Richard M. Nixon, and the campaigns of Rep. Wilbur Mills, D-Ark., and Sen. Henry M. Jackson, D-Wash. But UPI learned the list of alleged recipients has been expanded to at least nine present and former senators including presidential hopeful Fred Harris, six present and former representatives, former Kansas Gov. William Avery and Pennsylvania's "Mr. Republican" George Bloom.

The allegations were made in an Oct. 30 statement to the Securities and Exchange Commission by Frederick Myers, who retired in June as Gulf's legislative coordinator in Washington. Myers worked 47 years for Gulf, the last 16 in Washington.

Gulf had no immediate comment.

Myers said he delivered sealed envelopes "maybe four or five or six times a year" to the Capitol Hill offices of senators and representatives between 1960 and 1972 when the Watergate prosecutor began to probe Gulf's campaign activities.

Myers said he made 20 trips outside Washington to deliver sealed envelopes that were addressed with one person's name, usually the elected official or a campaign aide.

## Senate ratifies U.S.-Soviet ABM treaty

WASHINGTON—The Senate Monday ratified a treaty negotiated by President Richard M. Nixon in Moscow in 1974—immediately before his resignation—limiting the United States and Soviet Union to a single anti-ballistic missile defense site.

The Senate approved the accord by a vote of 65 to 15, easily obtaining the required two-thirds majority of those present and voting.

Under the agreement, the United States will be limited to a single ABM field at Grand Forks Air Force Base, North Dakota, while the Soviet Union will maintain similar, anti-missile defenses around Moscow.

Both sides can give notice to the other in the 1977-1978 that they would like to switch the arrangements, with the United States constructing a single ABM defense around Washington and the Soviet Union building a similar defense around one of its strategic missile fields.

## Judge enters innocent plea for Hearst

SAN FRANCISCO—Over objections from Patricia Hearst attorneys, a federal judge Monday entered an innocent plea for the newspaper heiress to charges she robbed a San Francisco bank and ordered her trial to begin on Dec. 15.

U.S. District Judge Oliver J. Carter entered the plea for Miss Hearst after her attorney, Albert Johnson, refused to let her plead, contending she was not mentally competent in spite of the judge's ruling last Friday to the contrary.

Carter said the trial date would not be binding if the defense brings in "convincing proof along the way that she is not competent."

During the hearing, Miss Hearst sat quietly occasionally talking to her defense attorneys but not acknowledging the presence of members of her family.

## Campus Calendar

### Today's Activities

The UNC Sailing Team will meet at 7:30 p.m. in Room 206 of the Union.

The UNC Ice Hockey Club will meet at 7:30 p.m. in Room 207 of the Union. There will be a sign-up for upcoming games, and dues will be collected. All members are required to attend and everyone is welcome.

Dr. David Bobrow, chairman of political science at the University of Maryland, will speak on "New Currents in World Politics: The Role of Energy" at 8 p.m. in Rooms 202-204 Carolina Union.

UNC Young Democrats will meet at 8 p.m. in Room 207 of the Union. Mayor Howard Lee will speak on his possible Lieutenant Governor campaign, and local election results.

US-China People's Friendship Association presents "Agricultural Communism in China" at 7:30 p.m. at the Wesley Foundation.

The Campus Governing Council's hearing on campus housing problems will be held at 7:30 p.m. in Room 215 of the Union. All interested persons are welcome.

THE UNC Outing Club will meet at 7:30 p.m. Wednesday in Room 207 of the Union. A backpacking trip will be planned.

CGC will hold a special meeting to consider the comptroller proposal and veto of the bill establishing the position of vice chairman of the finance committee at 7 p.m. Wednesday in Rooms 213-215 of the Union.

The second three-hour workshop for preparation for the FCC Third Class exam will be held from 7 to 10 p.m. Wednesday in 1A Swain Hall. The exam will be held in Chapel Hill during the first week of December, and study guides are available for \$1 from Dr. Betty Czech.

The Decorations and Display Committees for the International Handicrafts Bazaar will meet at 6:30 p.m. upstairs in the Y building.

The Carolina Comic Fan Association will meet at 9 p.m. in Room 207 Carolina Union. Anyone interested in comics is welcome.

The Association of International Students (AIS) is holding a vote referendum from 8:30 a.m. to 4:30 p.m. today at the International Student Center (ISC) in the basement of Bynum Hall. The subject is the move of the AIS office from its present location at the Y to a new one within the ISC, without losing its autonomy. Vote!

Full Gospel Student Fellowship meets at 7:30 p.m. in 5th floor lounge of Greenleaf for prayer, praise, singing, and sharing.

Learn to clog tonight at 7:30 p.m. in the Tin Can.

The UNC Medical Partners' Association will present a guest speaker, Jorgen Jenk, executive director of the International Pregnancy Advisory Service, at 8 p.m. Tuesday in the board room of the NCHS Plaza (2nd floor). All UNC dental, law and MBA wives are invited as well as other interested persons.

The Sports Club will meet at 6 p.m. Wednesday in Room 217 of the Union. All members of the council's executive committee should attend.

The UNC Outing Club will meet at 7:30 p.m. Wednesday in Room 207 of the Union. A backpacking trip will be planned.

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The Campus Committee to Ban Classroom Smoking will meet Thursday at 4:30 p.m. in Room 202 of the Union. Interested students, faculty and staff are invited to show their support.

The Special Projects Committee will meet Wednesday at 8 p.m. in the South Gallery Meeting Room of the Union.

The Student American Pharmaceutical Association, in conjunction with the Orange County Health Department, will sponsor a Diabetic Awareness and Screening Program, Wednesday, Thursday, and Friday from 5 to 9 p.m. at University Mall. Dieticians from N.C. Memorial Hospital will be present to discuss the diabetic diet.

The UNC Sailing Club will meet Wednesday at 7:30 p.m. in Room 206 of the Union. All interested in the Christmas Bahamas Trip please attend.

Learn about the struggle to build socialism in Cuba and North American trips to Cuba. The North Carolina Region of the Venceremos Brigade will sponsor two films and discussion Thursday at 7:30 p.m. at the Wesley Foundation.

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The Carolina Union presents  
**Night Club and Dance**  
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**Dynamic Upsetters**  
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