

## The Daily Tar Heel

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# IN DEPTH

## Graduates confront lack of insurance

By WENDY BOUNDS  
 Staff Writer

Seniors who have not considered buying health or life insurance may find themselves unprotected when they are automatically released from family policies upon graduation.

Children are usually covered under their family's life and health insurance plans until they reach age 18 and are still covered until age 23 if they remain in school, said Debby Stroman, district agent for The Prudential Insurance Company of America.

"Contact your parents and find out the status of your health insurance," Stroman said. "Most Americans are poor on their insurance knowledge."

Graduates not continuing their education, or ones who are not immediately going to work for a company offering insurance, should check into buying life and health insurance, especially if they have some debt or poor health condition, said Tom Fisher, agent for John Hancock Life Insurance.

"One significant hospital stay can wipe you out," Stroman said. "Students think somewhere, somehow, they have insurance."

The UNC Alumni Association offers \$5,000 worth of free life insurance as a gift to all graduating seniors, Doug Dibbert, executive director of the asso-

### Analysis

ciation said. All students must do is certify that they want it and answer several questions, he said.

The policy extends for nine months at which point the students may drop the policy or begin to pay what is a competitive monthly price, Dibbert said. Roughly 40 percent of the graduates accept the plan, he said.

The association also offers health care plans that can last from 90 days to nine months, Dibbert said. These plans also offer competitive prices and are known as bridge policies, bridging the gap between when students fall under their parents' plan or file for one of their own.

A standard major medical plan will cost an average of \$50 per month for males and \$90 per month for females at The Prudential, Stroman said. The reason females must pay higher fees is because they tend to have more health problems during their child-bearing years, she said.

"Don't go to some rinky-dink insurance company," Stroman said. "Go to a brand-name company."

The cost of health insurance per month for a 23-year-old male non-smoker is \$46.30 at Nationwide Insur-

ance, said Phil Crisp, agent for Nationwide. The cost for a same-status female is \$73.51 with an extra \$62 added on per month if she is pregnant and a 5 percent increase included for either sex that smokes, he said.

Students cannot buy back into their parents' plans after graduation, Crisp said. "They are no longer considered to be a child with child rates."

The younger you are, the lower the relative costs will be for life insurance, Fisher said. The female rate is lower for life insurance because females tend to live longer, he said.

A \$100,000 plan will cost graduates between \$150 and \$200 per year at John Hancock, Fisher said.

A \$10,000 policy at The Prudential will run about \$15 a month for students just out of school, Stroman said.

"The chief benefit of signing on a policy when you are young is that the premium is so low," said Ed Bristol, special assistant to the insurance commissioner.

Companies like Prudential offer what is called an Abbreviated Payment Plan or Vanishing Premiums on their life insurance policies, Stroman said. Under these plans, life insurance policies

can be paid off within eight to nine years, she said.

Buying insurance at an early age is a good investment decision, Stroman said. "All money-making within the plan is tax-deferred."

Insurance investors can decide how they want the insurance company to invest their money, Stroman said. Prudential offers both aggressive and conservative stock accounts, allowing investors to choose how much risk they want to take with their funds.

Students can invest in insurance and later pull their money out and use it to buy a car or whatever else for which they might need funds, Stroman said.

Some companies like IBM will cover children who are financially dependent on their parents until they are 23 regardless of whether or not they are in school, said Marcia Harris, director of Career Planning and Placement at UNC.

Whether or not students should immediately sign up for their own policies depends on their own lifestyles, Bristol said.

"It is up to the individual and their assessment of their own health and risks," he said.

## Campus Calendar

The DTH Campus Calendar is a daily listing of University-related activities sponsored by academic departments, student services and student organizations officially recognized by the Division of Student Affairs. To appear in Campus Calendar, announcements must be submitted on the Campus Calendar form by NOON one business day before the announcement is to run. Saturday and Sunday events are printed in Friday's calendar and must be submitted on the Wednesday before the announcement is to run. Forms and a drop box are located outside the DTH office, 104 Union. Items of Interest lists ongoing events from the same campus organizations and follows the same deadline schedule as Campus Calendar. Please use the same form.

**THURSDAY**  
 5 p.m.: The Association of International Students will meet in 208 and 209 Union for an evening of fun, games and refreshments.

6 p.m.: Brothers discussion group for and about black male students will hold its final meeting of the semester in Ehringhaus dorm's first-floor lounge. Tonight's topic will focus on learning and test-taking strategies for academic success during final exams.  
 11 p.m.: WXYC's Inside Track will feature "Eye," the latest release from Robyn Hitchcock.

**FRIDAY**  
 2 p.m.: The Dept. of Radio, Television and Motion Pictures present "How to Make it as a Television or Film Screenwriter," a tribute to Bill Hardy, in IA Swain Hall. Public invited. Questions are welcome.

**SATURDAY**  
 4 p.m.: The Carolina Men's Lacrosse Club will play the University of Georgia on Navy Field. Be there!

**ITEMS OF INTEREST**  
 The International Center announces that appli-

cations for campus friends/orientation counselors for foreign students and scholars are available at the International Center in the Union (962-5661). If you can be available from August 22 to August 25 to meet, greet and help newly arrived international UNC students, contact us.

University Career Planning and Placement Services announces an excellent, paid (\$8 per hour) summer internship opportunity in Public Affairs/Corporate Communications available at Research Triangle Park company. See ELP Internship Directory, Vol. 3 (Journ./Pub. section) in 211 Hanes Hall for information and details.

Seniors and graduate students still seeking jobs may call UCPPS's Job Hot Line (962-CPPS) on a touch-tone phone) to hear up-to-date job listings if registered with UCPPS. Students may also complete a "connection" data sheet available in 211 Hanes to enter a nationwide database of job applicants.

UCPPS reminds all seniors and graduate students who have accepted jobs or have definite plans to attend graduate or professional school to complete a "Follow-Up Survey" in 211 Hanes Hall.

The Industrial Relations Association is holding a reception for all I.R. graduates following commencement exercises on May 13 in 205 Union.



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