

Insurance designed for married

By Liz Crumley

She's single, pregnant and wants an abortion. If she is married and has health insurance, chances are her maternity benefits will cover the operation. But only one of four Lincoln insurance companies

interviewed offer abortion coverage for single women. MFA Insurance Co. offers abortion coverage for single women under its hospital and surgical benefits. The premium is so small, according to Larry Fuller, district sales manager, that it is built into the policy.

American Family and Blue Cross and Blue Shield Insurance Companies do not offer abortion coverage for single women.

Abortions not covered

Blue Cross and Blue Shield sales personnel said they were not allowed to make statements concerning abortion coverage, and added that Walt Weaver, administration and legal director, was the only one qualified to answer abortion-coverage questions.

The company does not have an individual policy which allows abortion coverage, according to Weaver.

However, if a woman is married, she can buy a family policy which would cover an abortion, he said.

All four insurance companies offer family policies which provide abortion coverage under maternity benefits. However, the policy provisions vary with each company.

Under a Blue Cross and Blue Shield policy, Weaver said, "usual and customary" fees are paid. This varies with the premium paid for the policy, he said.

Figures not available

However, Weaver said, there was just no way he could "dig out" the amount the company would pay policy holders for abortions because that information is listed in a four-inch book.

Clinic costs are not included because only accidents are covered on an out-patient basis, he said.

third dimension | abortion

"I don't think that (abortion) is an accident," he said. American Family Insurance Co. pays a lump sum for abortion costs, which is \$150 for a standard policy, according to Dick Johnson, agent.

The policy pays for surgical procedures and therefore probably pays for doctor's office procedures, he said.

MFA Insurance Co. also pays a lump sum benefit for abortions under a family health insurance plan. This is approximately \$400 for a \$20,000 health insurance policy, Fuller said.

The policy provides for a "daily hospital room allowance" plus any added miscellaneous hospital expenses, he said. Clinics probably come under the definition of a hospital, according to another MFA official, who asked to remain unidentified.

Consent not included

No provisions concerning parental or spouse consent are included in any of the policies, according to the agents, because state law provides these types of regulations.

Medicaid, which provides medical payments for low-income persons, pays for abortion costs as it does any legal medical assistance, according to Mary Boschult, assistant supervisor in the County Welfare Office's Aid to Dependent Children Dept.

Medicaid will pay up to \$120 for abortions performed during the first 12 weeks, according to Don Hogg, chief of the medical services division of the State Welfare Office.

The agents said they did not know of any abortion claims filed in Nebraska.



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The Iowa Reading Lab, of Des Moines, will offer a 4 week course in speed reading to a limited number of qualified people in the Lincoln area. A person is required to attend only one 2 1/2 hour class per week, on the evening of their choice for 4 weeks only. The course guarantees to triple the person's reading speed with a marked improvement in comprehension and concentration. The guarantee, however, is a bare minimum as the average graduate will read 7 to 10 times faster. They can read almost any average book in less than one hour.

For those who would like additional information, a series of free, one hour orientation lectures have been scheduled. At these free lectures the course will be explained in complete detail, including classroom procedures, instruction methods, class schedule and a special 1 time only introductory tuition that is less than one-third the cost of similar courses. You must attend only one of the free meetings for complete details. You may attend any of the meetings for information about the Lincoln classes.

These orientations are open to the public, above age 14, (persons under 18 should be accompanied by a parent if possible.)

If you have always wanted to be a speed reader but found the cost prohibitive or the course too time consuming... now you can! Just by attending 1 evening per

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If you are a student who would like to make A's instead of B's or C's or if you are a business person who wants to stay abreast of today's everchanging accelerating world, then this course is an absolute necessity. These Free one hour meetings will be held at the following times and places:

Wednesday, January 21st,

at 6:30 p.m. and again at 8:30 p.m.

Thursday, January 22nd,

at 6:30 p.m. and again at 8:30 p.m.

Friday, January 23rd,

at 6:30 p.m. and again at 8:30 p.m.

Saturday, January 24th,

at 10:30 a.m. and again at 1:30 p.m.

Monday, January 26th,

at 6:30 p.m. and again at 8:30 p.m.

These meetings will be held in the conference room of the Radisson Cornhusker Hotel, located at 301 South 13th, downtown Lincoln.

If you are a businessman, student, housewife or executive, this course which took 5 years of intensive research to develop, is a must. You can read 7 - 10 times faster, comprehend more, concentrate better, and remember longer. Students are offered an additional discount. This course can be taught to industry or civic groups at "Group rates" upon request. Be sure to attend whichever free orientation that fits in your schedule.

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Burger Chef's delicious array of Sunrise Breakfast selections is now available at the Downtown location, Monday through Saturday, from 7 a.m. to 11 a.m. Try one of the new Sunrise Breakfast delights and really start the day out right.

SUPER SUNRISE

2 scrambled eggs,
2 slices Canadian bacon,
cheese, tomato on
sesame bun .95

SUNRISE

Scrambled egg, slice of
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tomato on bun .65

Pancakes, eggs, bacon	\$1.69
Pancakes, bacon	1.49
Pancakes, eggs	.99
Muffin	.30
Danish pastries	.35
Apple turnovers	.30
Juices (tomato, orange, grapefruit)	.35
Hot Chocolate	.20
Coffee	.20



13th & "P" (Garden level of the Douglas Theatre)