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Health insurance can aid students

With the rising cost of health care, health insurance is a viable alternative for students.

The University Health Center and many local agencies offer students several health plans.

All undergraduate and graduate students enrolled for four or more credit hours this semester can buy the insurance offered through the health center. It is underwritten by Keystone Life Insurance Company.

As of July 31, 1,667 UNL students were covered by university health insurance, said Joy Jutton, student representative of Keystone.

The cost to one student for year-long coverage is \$192.

According to Jutton, the policy covers the cost of care for accidents and illnesses.

On claims outside the health center, policy holders must pay a \$50 deductible, with 80 percent of their expenses from \$50 to \$2,500 covered and all coverage from \$2,500 to \$25,000.

Students must buy the policy before Oct. 15, or they cannot buy health insurance from Keystone until the start of the spring semester in January, Jutton said.

Jutton said many students become ineligible for coverage on their parents' health insurance plans when they turn 23, become part-time rather than full-time students or declare independent status for tax purposes. Therefore, it is crucial for students in these categories to check for existing coverage, he said.

The plan will not cover certain services, as listed in a pamphlet available at the health center.

To file a claim on health center services, students need to fill out a form in the health center business office.

The university policy isn't the only one available for students. Local insurance agencies offer other alternatives.

American Family Insurance is one of several companies that has an individual health plan that includes a major medical policy. The plan is designed so customers can detail what they want to be insured against, said Chuck Abbott, a Lincoln agent for American Family.

The policy pays up to \$100,000 for each illness, he said. After the insured customers pays a \$50 deductible, the company pays 80 percent of the first \$500. After \$500, the policy will pay all of the bill, with no limit on room costs or doctor fees.

A State Farm Insurance official said the company offers an individual hospital-surgical policy.

After the customer pays a \$100 deductible, the company will pay \$160 a day for a semi-private room and 80 percent of all other expenses named in the policy up to \$8,000.

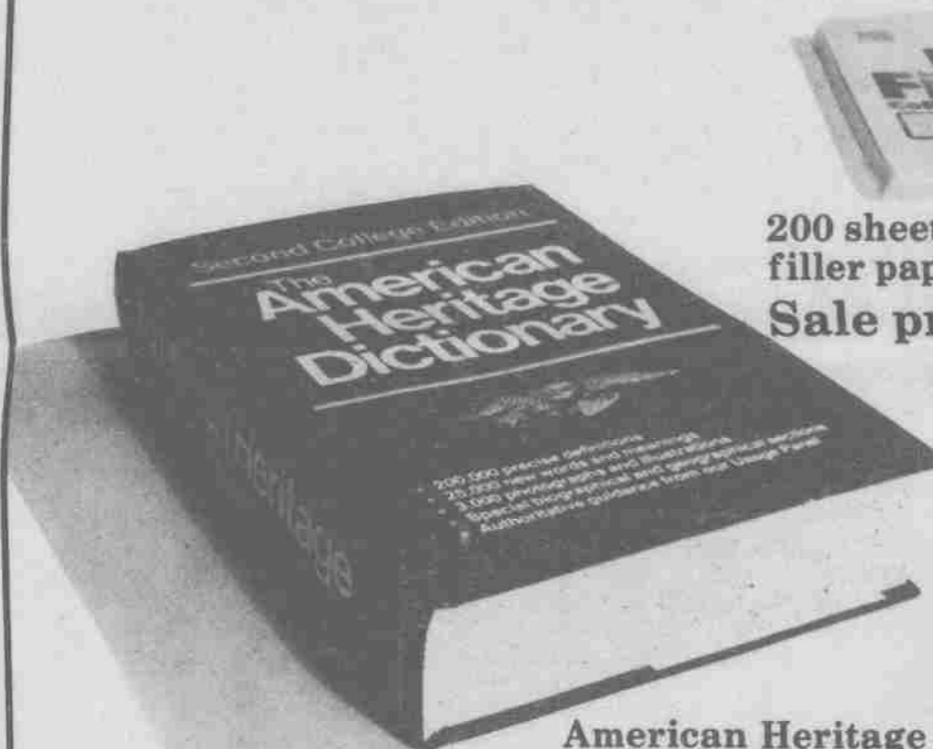
A catastrophic expense rider can be attached to the policy, the official said. Once a customer pays \$1,500 for the medical expenses, he said, State Farm will pay all charges up to \$1 million for expenses named in the policy.

The policy and the catastrophic expense rider costs \$398.30 a year for men under 25. For women under 25, the policy costs \$569.70. He said State Farm will raise its rates about 8 percent in September.

For more information, contact local insurance agents.

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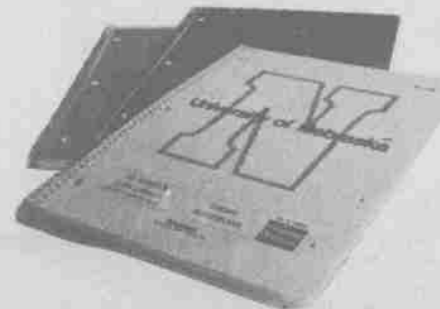
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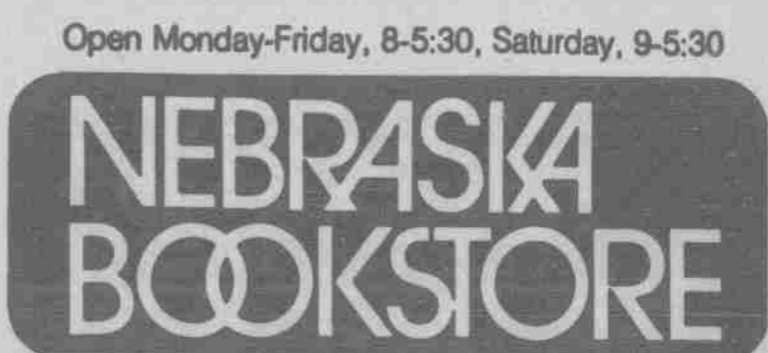
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Crime Tip of the Day:

Nice bike. Want to keep it? Did you know that registered bicycles are less likely to be stolen, and if stolen, more likely to be recovered. You may register your bicycle at the University Police Department or any Lincoln fire station.



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