

1-17-1966

## UA3/3 For Your Information

WKU President's Office

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FOR YOUR INFORMATION  
FROM THE PRESIDENT



January 17, 1966

Recommendation of Faculty Insurance Committee  
on Blue Cross-Blue Shield Insurance Plan

Over the past two years there have been several requests to improve the hospitalization and surgical insurance (Blue Cross-Blue Shield) plans available to College employees. Any increase of available benefits and accompanying increases in rates must be approved by seventy-five percent of the group membership.

Because many members have not taken full advantage of the present plan, we felt that only a major change in the benefits available would interest members of the group. Such a program has been developed by our Faculty Insurance Committee in cooperation with Blue Cross and Blue Shield representatives. A list of the proposed increase in benefits and the premium rates are included with this letter. Also enclosed is a ballot which you are requested to complete and return to the President's Office, indicating your desire in this matter. If sufficient interest is shown, arrangements will be made for meetings to be held to explain the provisions of the proposed new plan.

Please return your signed ballot promptly so that the Faculty Insurance Committee can act as soon as possible to serve you in this matter.

Current Information on the 1965 Social Security Law

Reference is also made to the attached booklet which contains up-to-date information on the Social Security Law of 1965. The College has purchased these booklets for distribution to employees. It is hoped that you will find it helpful to you and your family.

Kelly Thompson

TO ALL EMPLOYEES OF WESTERN KENTUCKY STA. & COLLEGE:

The following are items not covered on Standard Blue Cross, the type of contract carried by the majority of the members of the group. All the items of hospital service now covered on the contract would be covered on the proposed contract in addition to the following. If the proposed Comprehensive Blue Cross coverage is accepted, there would be no waiting periods on the proposed contract for present members who increase their coverage or new members who join at this time, except for the maternity period of nine months.

BLUE CROSS

All members who change to the new coverage would have a \$15.00 per day room allowance.

There is now 31 days of in-hospital mental coverage for the lifetime of each member. The proposed coverage would have 30 days of in-hospital mental coverage every six months.

Children would be covered from birth to age 23, rather than covered from 30 days to 19 years of age.

Necessary X-ray examinations (diagnostic) in connection with illness for which patient is hospitalized, - - - - - full payment

Anesthetic materials - - - - - full payment

Administration of anesthesia when done by an employee of the hospital as a regular hospital service - - - - - full payment

Electrocardiograms, Pathology, Physiotherapy, Hydrotherapy - - - - - full payment

BLUE SHIELD

Surgical Payments would be based on a \$405 maximum schedule of indemnities instead of the \$225 maximum schedule now carried by most members.

Anesthesia Payments would be set at roughly 20% of the surgical allowance up to \$79. The present maximum for anesthesia is \$25.

EXAMPLES FROM THE SCHEDULE OF BENEFITS

	Present Coverage	Proposed Coverage
Total Gastrectomy	\$225.00	Surgical Anesthesia \$355.00
Obstetrical Delivery	50.00	15.00
Caesarean Section	100.00	15.00
Appendectomy	100.00	15.00

Accident X-Ray Payments made in the doctor's office or clinic would be based on a schedule of indemnities with a maximum allowance of \$32.00. This would not apply to X-rays described under Blue Cross.

IN-HOSPITAL MEDICAL ENDORSEMENT

If you go to the hospital and receive no benefits from your surgical contract, this endorsement would pay the doctor \$5.00 per day for his calls, beginning with the first day you are a bed patient in an approved general hospital. You would be allowed up to 70 days in one contract year. The present medical endorsement held by most members starts on the fourth day (\$5.00 per day) and allows up to 27 days in one contract year.

DEFINITION OF FAMILY

A family contract would include the subscriber, spouse, unmarried children from birth to 19 years of age, or unmarried to age 23 if mentally or physically incapable of self support if the disability began before age 19, or if a full time student in a regular educational institution.

RATES FOR PROPOSED PLAN

Single \$5.23

Family \$14.70

BALLOT

Please check appropriate block and sign below.

I have Blue Cross-Blue Shield and would like to change to the new plan.

I have Blue Cross-Blue Shield and would not like to change to the new plan. I prefer to continue my present coverage.

I do not have Blue Cross-Blue Shield and would like to adopt the new plan.

I do not have Blue Cross-Blue Shield and would not like to adopt the new plan.

I desire further information before making a decision and would like to attend a meeting for this purpose.

\_\_\_\_\_  
Signature

Single

Family Plan

Please Return To:

Mr. Charles L. Zettlemoyer  
Business Office  
Western Kentucky State College  
Bowling Green, Kentucky