

A&M System to get new insurance plan

by Yvonne Cuzick

Battalion Reporter
A new hospitalization and medical insurance program that will result in more take-home pay for many Texas A&M University System employees will go into effect September 1.

Effective September 1, the State of Texas will increase its \$58 contribution toward the cost of an employee's insurance program to \$70.

John Honea, director of insurance and risk management at Texas A&M, says this increase, combined with the favorable premium rates in the new medical insurance program, should result in more take-home pay for many system employees.

The new medical insurance program offers two plans that include features aimed at containment of the rapidly rising cost of health care.

Premium rates for each plan take into consideration six new cost containment features: required second opinions on elective surgery, pre-admission testing performed on an out-patient basis, incentives for use of ambulatory surgical centers, penalties for unnecessary Friday or Saturday hospital admissions, extended care facilities/home health care and hospice care.

Both plans cover customary charges in the event of treatment for illness, injury or pre-

gnancy and also cover catastrophic accidents or illnesses, as well as more routine services.

The primary group insurance package includes \$5,000 of required life insurance and \$5,000 of accidental death and dismemberment insurance for each employee.

Under the new program, Plan I covers 100 percent of the eligible expenses for bed-patient hospitalization with a \$50 deductible per admission. The deductible is waived for readmission within 30 days for the same disorder. Eighty percent of other medical expenses, such as surgeon's fees, doctor's visits and physical therapy sessions, are paid after a \$200 calendar year deductible.

Plan II is a "Major Medical" plan. Eighty percent of all eligible health care expenses, both in

and out of the hospital, are paid after a \$400 calendar year deductible.

Rates for Plan I are: employee only — \$66.54; employee and one dependent — \$135.23; employee and two or more dependents — \$176.98; and employee and one dependent covered under Medicare — \$112.86.

Rates for Plan II are: employee only — \$53.01; employee and one dependent — \$108.16; employee and two or more dependents — \$141.48; and employee and one dependent covered under Medicare — \$94.91.

Meetings to explain the new insurance program and answer questions will be held at 9 a.m. Aug. 2 and 3 in 109 Academic and Agency.



photo by Charles Dugan

Round and round she goes

Lucie Prann, a senior marketing major from Branford, Conn., goes for a spin on the merry-go-round in College Station's Bee Creek Park.

Merit pay alternative seen

by Yvonne Cuzick

Battalion Reporter
While legislators have proposed action such as teacher merit raises to raise the quality of education, a few Texas A&M education professors see differentiated staffing as a more effective alternative.

The difference in the two approaches is this:

Under a merit raise plan, all teachers are assumed to have the same duties and responsibilities and are selected for raises according to how well they perform them.

Under the differentiated staffing plan, however, teachers are grouped according to educational training and areas of expertise, with different pay scales for different levels of work.

Each teacher would progress from one level to another, for example, from apprentice to professional teacher to senior teacher and so on, Dr. Dean Corrigan, the dean of the College of Education, said.

"It would be very much like a university structure," he said. The differentiated staffing plan would allow teachers to move into areas they enjoy the most, which would provide incentives for teachers currently at the schools and for recent

education graduates to make (differentiated staffing) pretty teaching their career, Corrigan well," he said.

Corrigan said an important reason why people leave the teaching field is not just because of low salaries but also because of the amount of stress teaching involves.

In an article in the Bryan-College Station Eagle, Corrigan wrote, "The bottom line is that for many teachers today the rewards are few, morale is low and a large number of the best teachers are bailing out."

Differentiated staffing could help keep quality teachers in the field because each teacher would be doing what he or she wants to do, Corrigan said.

Dr. David Erlandson, associate professor of educational administration, agreed that differentiated staffing is a good answer to the question of how to keep quality teachers in the teaching field.

"I think principals and administrators could live with that

Erlandson said merit raises would create pressure in the school because it often would be hard for principals to decide who to give the merit raises to if, for instance, there are too many teachers the principals feel deserve the raises.

Merit raises also can cause a morale problem for the teachers who do not receive the raise, Erlandson said. Differentiated staffing, however, would give teachers much more control over their own future by giving them the opportunity to specialize in one area or move on to another area, Erlandson said.

School programs closely related to the concept of differentiated staffing are in effect in South Carolina's Charlotte-Mecklenburg School District and in Tennessee, but Texas has not yet adopted any similar plans.

Corrigan said, however, that a committee has been formed to

research ways to improve the quality of education in Texas.

Corrigan is a member of that group, the Select Committee on Public Education, which recently met with Governor Mark White, Lt. Governor Bill Hobby and Speaker Gib Lewis to discuss future plans for the committee.

"The meeting mainly provided an information base," Corrigan said.

In August, the members plan to visit 10 to 20 Texas school districts to gather more information on the state of education which should aid in making recommendations on needed improvements in the school systems.

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United Press International
WASHINGTON — Rep. Lawrence Coughlin, a key member of the House panel that finances Amtrak, nearly missed a scheduled meeting with national bus transit officials because his train was late.

An aide said the Amtrak train Coughlin was riding from Washington ran into power problems and arrived in Philadelphia more than an hour late, and the congressman was "a bit annoyed."

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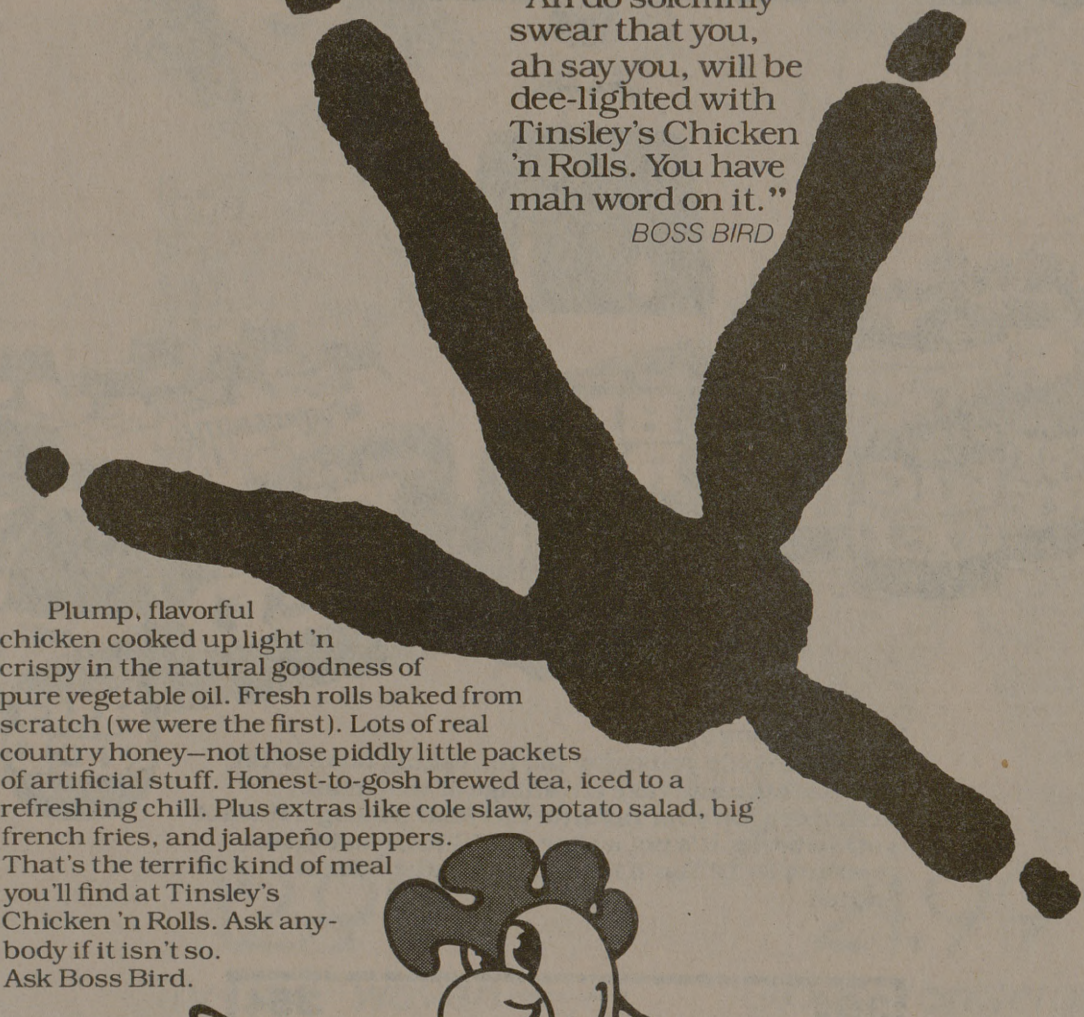
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