

Date: April 11, 1969
To: All Faculty Members
From: Chairman of the Faculty
Subject: Special Session of the Senate

At the urgent request of the Faculty Welfare Committee and with the approval of the Agenda Committee, I would like to call a special session of the Senate to meet on Tuesday, April 22, 1969, at 4:00 P.M. in New Austin 132.

This meeting will consider only one item, a revision of our Blue Cross-Blue Shield Insurance Program. The meeting should last no more than 20-25 minutes.

I cannot overemphasize the importance of all senators being present for this meeting. If this matter is not acted upon by this special session, it will involve several months delay before the expanded coverage can go into effect.

AGENDA

1. Call to Order
2. Approval of the Minutes
3. Report of Committee
 - A. Report of the Faculty Welfare Committee (See Report Below)

Report Of The Faculty Welfare Committee

The Faculty Welfare Committee met with Mr. Lloyd Rhodes on Wednesday, April 2, 1969, to review a proposed revision of the Blue Cross-Blue Shield Hospitalization and Medical Care Insurance program. Mr. Rhodes presented an outline which compared the benefits, coverages, and rates presently available with those which would be in effect under the new proposal.

After review and discussion, the Committee voted unanimously to recommend the new program of coverages and rates to the Faculty Senate. In order that the faculty and staff receive these increased benefits at the earliest possible date, it is necessary that the Faculty Senate consider the Committee recommendation immediately. Mr. Rhodes indicated that adoption of the plan by the end of April would make it possible to complete the administrative and enrollment details before the end of the school year, and that the new coverages would become effective in June, 1969. Mr. Rhodes stated that if the plan is not considered until Fall, 1969, the earliest date the new program could become effective would be sometime in November or December, 1969.

The Committee recommends the adoption of the new program and that the faculty and staff be presented the opportunity to enroll in the new program prior to the end of the 1968-69 school year.

\$ 2.08

\$ 15.72

1.26

\$ 16.98

18.90

2.08

\$ 20.98

AGENDA

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JACK HORNE

Report Of The Faculty Welfare Committee

The Faculty Welfare Committee met with Mr. Lloyd Rhodes on Wednesday, April 2, 1959, to review a proposed revision of the Blue Cross-Blue Shield Hospitalization Insurance Plan. Mr. Rhodes presented an outline which covered the benefits, coverage, and rates presently available with these which would be in effect under the new proposal.

After review and discussion, the Committee voted unanimously to recommend the new plan of coverage and rates to the Faculty Senate. In order that the Faculty and staff receive these increased benefits as the earliest possible date, it is necessary that the Faculty Senate consider the Committee recommendation immediately. Mr. Rhodes indicated that adoption of the plan by the end of April would make it possible to complete the administrative and enrollment details before the end of the school year, and that the new coverage would become effective in June, 1959. Mr. Rhodes stated that if the plan is not considered until Fall, 1959, the earliest date the new program could become effective would be sometime in November or December, 1959.

The Committee recommends the adoption of the new program and that the Faculty and staff be presented the opportunity to enroll in the new program prior to the end of the 1958-59 school year.

April 14, 1969

To: All Faculty Senate Senators

From: Chairman of the Faculty

Subject: Proposed New Program Of Medical Insurance

Enclosed you will find the proposed new program of medical insurance which is on the Agenda for the Special Senate Meeting on April 22, 1969. Please study this before coming to the meeting. Mr. Rhodes has requested that you bring this to the meeting.



EAST CAROLINA UNIVERSITY

COMPARISON OF BENEFITS

Present Coverage

New High Option

XEMSHAM

SPC1R5P5H3

Room Allowance	Ward and Semi-Private PAID IN FULL Average Cost of Semi-Private Toward Private 70 Days	No Change
Inpatient Hospital Service Consistent with Diagnosis	PAID IN FULL	PAID IN FULL
Nursery Charges	NOT COVERED	PAID IN FULL
Outpatient Accident	Initial Visit - Hospital	All Hospital and/or Professional Service Rendered Within 30 Days Provided treatment is begun in 5 Days
Outpatient Emergency Medical	NOT COVERED	Hospital and Professional Services for 72 hours Treatment must start Within 24 hours After Onset of the Condition
Physician's Services	\$15.00 1st Day \$10.00 2nd Day \$ 5.00 3rd and remaining 67 Days	SAME
Physician's Services Intensive Care	\$30.00 1st Day \$20.00 2nd Day \$10.00 3rd through 14th Day	SAME
Physician's Services Prolonged Detention Care	\$30.00 Per Hour	SAME
Surgical Schedule	\$405.00 Maximum	\$1,000 Maximum Increase for all Procedures. Plus Surgical Assistant
Dependent Children	Age 19 or Age 24 if in School	Age 19 or Age 26 if in School

	<u>PRESENT COVERAGE</u>		<u>NEW COVERAGE</u>
	<u>EMSHAM</u>		<u>SPC1R5P5H3</u>
Extended Benefits			
Maximum	\$10,000		\$15,000
Lifetime	\$10,000		\$25,000
Room Allowance	\$18.00 a Day Beginning 71st Day		\$30.00 a Day Beginning 71st Day
Surgical	80% of Surgeon's Charges above \$300.00 or the amount allowed under the Basic Surgical Schedule, whichever is the greater.		NO CHANGE
Medical	\$3.00 a Day Beginning 71st Day		80% of Usual Charges Beginning the 71st Day
Medical Outpatient Following Discharge from Hospital	\$4.00 a Day Home or Office Visits		80% of Home or Office Visits
Private Duty Nursing	720 Hours		1440 Hours
Ambulance Service	None		80% for Local
Alcoholism, Drug	None		90 Consecutive Days
Mental	51 Consecutive Days		90 Consecutive Days
Reinstatement	After Paying \$200.00		No Dollar Expense
Nursing Homes and Extended Care Facilities Following Hospitalization	NOT COVERED		90 Days Facility and Professional Charges
Doctors Visits to Nursing Home	30 Days		90 Days

	<u>MONTHLY RATES</u>			
	<u>Individual</u>	<u>Parent-Child</u>	<u>Man-Wife</u>	<u>Family</u>
New	\$7.14	\$14.48	\$17.48	\$20.98
Old	\$7.13	\$14.36	\$14.61	\$18.90

THE NEW COVERAGE WILL BECOME EFFECTIVE June 25, 1969, WITH NO WAITING PERIODS FOR PRE-EXISTING CONDITIONS.



EAST CAROLINA UNIVERSITY

FACULTY - STAFF AND RETIRED PERSONNEL 65 YEARS OF AGE AND OVER

RATES LISTED BELOW

Carve out rates - High Option Plan

A. one (1) person over 65	
Individual	\$ 2.95
Parent-Child	\$10.09
Man-Wife	\$13.29
Family	\$16.79
B. two (2) persons over 65	
Man-Wife	\$ 5.90
Family	\$12.60



North Carolina Blue Cross and Blue Shield, Inc.

EAST CAROLINA UNIVERSITY

Comparison of Benefits

PRESENT COVERAGE

NEW LOW OPTION COVERAGE

EK15AK

WDC1R4P4D3

Room Allowance

\$15.00 Room Allowance

Ward PAID IN FULL
Average cost of Ward
Toward Semi-Private
& Private 70 Days

Inpatient Hospital
Service Consistent
with Diagnosis

PAID IN FULL

PAID IN FULL

Nursery Charges

NOT COVERED

PAID IN FULL

Outpatient Accident

Initial Visit - Hospital
Charges Only

All Hospital and/or
Professional Service
Rendered Within 30
Days Provided treatment
is begun within 5 days

Outpatient
Emergency Medical

NOT COVERED

Hospital and Professional
Services for 72 Hours
Treatment must start
Within 24 Hours after
Onset of the Condition

Physician's Services
Inpatient

\$9.00 1st Day
\$6.00 2nd Day
\$3.00 3rd and
remaining 67 Days

\$12.00 1st Day
\$8.00 2nd Day
\$4.00 3rd and
remaining 67 Days

Physician's Services
Intensive Care

\$18.00 1st Day
\$12.00 2nd Day
\$6.00 3rd thru
14th Day

\$24.00 1st Day
\$16.00 2nd Day
\$8.00 3rd thru
14th Day

Physician's Services
Prolonged Detention
Care

\$18.00 Per Hour

\$24.00 Per Hour

Surgical Schedule

\$270.00 Maximum

\$800.00 Maximum
Increase for all
Procedures. Plus
Surgical Assistant

Dependent Children

Age 19 or
Age 24 if in School

Age 19 or
Age 26 if in School

PRESENT COVERAGE

NEW LOW OPTION COVERAGE

EK15AK

WDC1R4P4D3

Extended Benefits
Room Allowances

\$18.00 A Day Beginning
71st Day

\$20.00 a Day beginning
71st Day

Surgical

80% of Surgeon's Charges
above \$300.00 or the amount
allowed under the Basic
Surgical Schedule, whichever
is the greater

NO CHANGE

Medical

\$3.00 a day beginning
71st Day

80% of Usual Charges
beginning 71st Day

Medical Outpatient
Following Discharge
from Hospital

\$4.00 a Day
Home or Office Visits

80% of Home or Office
Visits

Nursing Homes
and Extended Care
Facilities
Following Hospitalization

NOT COVERED

30 Days
Facility and Professional
Charges

MONTHLY RATES

	<u>Individual</u>	<u>Parent-Child</u>	<u>Man-Wife</u>	<u>Family</u>
New Coverage	\$5.97	\$12.14	\$14.60	\$16.98
Old Coverage	\$6.00	\$12.10	\$12.35	\$15.72

THE NEW COVERAGE WILL BECOME EFFECTIVE June 25, 1969, WITH NO WAITING PERIODS FOR
PRE-EXISTING CONDITIONS.

This is a brief outline of your benefits, for detail information you should refer to
your certificate.



EAST CAROLINA UNIVERSITY

FACULTY - STAFF AND RETIRED PERSONNEL 65 YEARS OF AGE AND OVER

RATES LISTED BELOW

Carve out rates - Low Option Plan

A. one (1) person over 65	
Individual	\$ 2.60
Parent-Child	\$ 8.57
Man-Wife	\$11.23
Family	\$13.61
B. two (2) persons over 65	
Man-Wife	\$ 5.20
Family	\$10.04