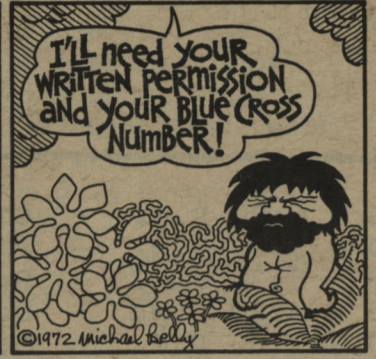


ZURICH is a better insurance policy

Why would the UPEISU want Blue Cross?

For the past several years, the U.P.E.I.S.U., like many other colleges and businesses, has attempted to provide its members with low-cost medical coverage. These plans generally include reimbursement of the cost of prescription drugs, as well as covering general medical services that are not part of Provincial Medicare plans.

Having been covered by the services of Zurich Insurance over the past couple of years, I was surprised to notice that effective this school year, the U.P.E.I.S.U. had ann-



ounced its decision not to renew the contract with this company and to replace this coverage with that offered by Blue Cross of

Atlantic Canada. One would naturally assume that such a change was in the interests of we students, and to reassure our confidence

in this decision, a comparison of the former and new plans has been compiled with the help of the two companies.

Zurich Benefits	Blue Cross Benefits
A. DRUGS & SUPPLIES BENEFITS All drugs and medicines prescribed by a physician, including the pill, 100%. Artificial limbs and eyes	Drugs and medicines obtained only on a doctor's written prescription. Restrictions of patent medicines and drug quantities. Students must pay for first \$1.00 on all prescriptions. Not covered
B. EQUIPMENT & SUPPLIES Including rental of wheel chair, crutches, diabetic supplies, and other similar equipment.	Not covered
C. PROFESSIONAL SERVICES Special nursing care if certified if essential by a doctor of medicine	Not covered
D. DENTAL SERVICES For repairs or replacement of natural teeth required as a direct result of an accident to the teeth. <u>No Maximum</u> on this benefit,	Same coverage, however, a \$200. maximum is applied
V. O. N. Services of a certified physiotherapist. No maximum. Ambulance transportation to or from hospital. No maximum. Excess doctor's fees not covered by medicine or in excess of such legislation. Treatment provided by a chiropractor, Osteopath Speech Therapist, Podiatrist or Naturapath. Up to \$6.00 per visit and up to 20 visits per year to any one type of practitioner. Chiropractic x-rays also covered. X-rays and lab tests when coverage for such services is not provided by government legislation. No maximum.	Not covered \$75.00 Maximum \$25.00 per year maximum Not covered Not covered \$25.00 maximum per year.
HOSPITAL BENEFITS Reimbursement for difference between ward and semi-private accommodation. No maximum Hospital charges for Out-Patient care.	Not covered Same