

PROPOSITION

Shall all registered University of California, Santa Cruz graduate students be included in the mandatory University of California, Berkeley Graduate Student Health Insurance Plan (GSHIP)? Our inclusion in this plan is subject to negotiation with the Berkeley campus.

DISCUSSION

This proposition will provide registered graduate students with extended health benefits coverage for most health needs. This plan will provide students with : (1) 12 months' health coverage, an increase over the 9 months' coverage under the current plan; (2) a maximum benefit of \$250,000, significantly higher than the \$25,000 under the current plan. The health insurance fee would be assessed quarterly as part of registration fees.

SUPPORTING OPINION: The proposed health insurance plan is designed to offer affordable, comprehensive, high quality coverage to all Santa Cruz graduate students. Existing health insurance coverage on this campus is woefully inadequate. The supplemental health plan available for purchase from the Cowell Student Health Center was designed primarily for undergraduate students. It offers minimal coverage and last year cost \$323. The proposed health insurance plan provides four times the coverage of the existing plan at 2/3 the cost. The graduate student payroll deduction plan will also provide a convenient payment option for teaching and research assistants. They will be able to deduct the estimated health insurance cost of \$30 a month from their TA or RA earnings. The fee will qualify as an expense on graduate student loan (GSL) applications.

This plan has been designed by graduate students to meet the specific needs of the graduate student population. A graduate student advisory committee manages the plan and makes sure that it grows in accordance with the demonstrated needs of graduate students. I urge you to vote for this proposal.

Rick Zinman, Graduate Student
Member, Graduate Student
Health Insurance Committee

OPPOSING OPINION: I am opposed to this health insurance policy on two grounds. Firstly, coverage is mandatory for registered graduate students. I do not feel comfortable with anything that is mandatory. We should have the freedom to make choices. Secondly, this policy precludes various primary health care providers such as chiropractors and acupuncturists, by providing only \$100 per year for non-conventional health care providers. I am, therefore, totally opposed to this policy, as many of us utilize the services of chiropractors, acupuncturists, midwives, etc.

Sheraz Khan, Graduate Student
Earth Sciences