

# HE SAID, SHE SAID

# Perks of Association

1. When you're in a relationship, do you ever fantasize about other people?
2. Would you be mad if you found out your partner fantasizes about other people?
3. Have you ever tried to make a fantasy come true?



**MELANIE DUSCHINSKY**

1. "No. (Boyfriend is standing right next to her.) Well, I guess I do fantasize about Harrison Ford and Antonio Banderas; I guess I like the older guys!"
2. "No, because I know he does, like about Scarlett Johansson!"
3. "Maybe I would if I met Harrison Ford, but that hasn't happened yet!"



**SKYLER BEBER**

1. "Just celebrities, my reserves!"
2. "No, not at all. It's unobtainable, and I don't get jealous."
3. "No. I'm just not that ambitious!"

## Many graduates turn to alumni associations for cheap health insurance

Lauren Kawam • College Times

When students graduate from college, they have their mind set on getting their diploma and then getting out and starting their lives. What students tend to forget is that getting a diploma often times means losing health insurance.

Many graduates try to stay on their parents' plans and some shell out the big bucks to independently insure themselves.

But a third, and often better option, is perks offered through their school's alumni association, including the different health insurance plans offered.

The Arizona State University Alumni Association offers car, home, life and health insurance to its members through a company called Marsh Global Consumer Connexions.

Frank Cella, the senior vice president of Marsh Campus Connexions, said that Marsh offers valuable and meaningful services to students that they can't get anywhere else. Graduates can apply online for certain full coverage programs as well as pay month to month. The insurance costs about \$100 a month, but does not cover pre-existing conditions.

"We work with people at various stages in their lives," he said. "The first and most important stage is recent graduates of college who are on the hunt for affordable health insurance."

Brandon Daniels, a May 2007 political science graduate of ASU, said he tried to wait as long as possible to find health insurance because he didn't want to have to pay for it.

"I was working at a hotel during college and also right after I graduated," he said. "To try and save a little bit of money, I waited as long as possible before doing something about [getting health insurance]."

He also said that he had put it off for so long that he had missed the cut off date, which was one of the reasons why he considered the Alumni Association.

"[The Alumni Association] really didn't have a cut off date," he said. "I was talking with some friends who were thinking about joining just to get the good health insurance, and that got me thinking."

Daniels said that while he was waiting to make a decision about whether or not to get health insurance at all, he got sick.

"It was not good at all. I got really sick. I was dreading going to the doctor because I knew that I would have to hand over handfuls of cash. That's when I seriously thought I had to do something."

As a result, Daniels said that he is planning on becoming a member of the Alumni Association and getting the health insurance they offer.

"A student shouldn't live without health insurance," Cella said. "It's incredibly dangerous and very expensive."

A student could get involved in a car accident and end up in the emergency room with a \$5,000 medical bill on their plate, versus a \$2,500 medical bill they would be paying with a good health insurance policy."

He also said the real challenge is that when students who have no insurance policy do get injured or sick, they lose the ability to access any help or support.

"An insurance company should have a good relationship with its clients and try to provide a support system for them, so that when something does happen, there's no question," Cella said.



Brandon Daniels is considering getting health insurance through ASU's Alumni Association.

## OTHER HEALTHCARE RESOURCES

**AAA:** Usually thought of as only available for maps and directions, AAA offers policies for many people, including one that is specifically tailored to students and young people.

**AHCCCS:** Geared toward low-income families, AHCCCS is very affordable, although it has a long list of eligibility requirements that must be met.

**COBRA:** COBRA is made available to people typically as a bridge plan, in the period immediately following loss of insurance.

**PRIVATE INSURANCE:** The priciest option, going through a private insurance company may be the only option for some people, especially those who are out of a job or living with an existing condition like asthma.

## BIG SCREEN

What's your favorite movie ever? Why?

**ERIN TOTTH**

"The Boondock Saints, because it's a badass movie and the guys in it are hot!"



## WEEK IN REVIEW

**TWISTER WATCH**  
A severe hailstorm with possible tornadoes struck central Nebraska last Thursday, damaging houses and businesses, derailing rail cars and disrupting power. Experts say 2008 could be the deadliest tornado season ever, as 110 people have already been reported dead nationally, which is well over the 62 fatality average in recent years.

**POOR SONIC**  
A Wellington, New Zealand, man was convicted of assault after he threw a hedgehog at a 15-year-old boy. The man was forced to pay a \$545 charge, but avoided the more serious charge of assault with a weapon.

**GIVE ME THE IMPLANTS, TOO!**  
Police are searching for a man who allegedly robbed a North Scottsdale upscale dog boutique at gunpoint and got away with an undisclosed amount of cash. It's the third robbery in the swanky area in the past week, but police have not reported any connection between the three.

**DEAL, OR NO DEAL**  
After three months of discussions, a potential merger between United Airlines and US Airways is all but dead, officials said. US Airways is already in the process of merging with America West. The merger with United would've made the airline the largest in the country.

**GREEN THUMBS UP**  
In the first study ranking the per-capita carbon emissions of the nation's largest metro areas, Phoenix did fairly well, placing 21st out of the 100 studied, according to the Washington, DC-based Brookings Institution. Lexington-Fayette, Kentucky, had the highest carbon count, while Honolulu, Hawaii, was the greenest US metro population.