



The Meadows Playhouse will present a major dramatic event for Las Vegas with its March production of the award winning drama, *The Miracle Worker* by William Gibson. The play is a stirring treatment of the real life struggle of the blind, deaf and mute Helen Keller when Annie Sullivan comes to care for and teach her. Directed by Las Vegas award winning director, Jerry L. Crawford, *The Miracle Worker* features Joan Snyder as Annie Sullivan, Valley High School student Kathy Wood as Helen and Marvin Brody in the role of Captain Keller.

In a rehearsal scene from *The Miracle Worker* by William Gibson opening at the Meadows Playhouse March 2nd, Tina Elms as Mrs. Keller tries to comfort the blind, deaf and mute Helen Keller portrayed by Valley High School student Kathy Wood. This award winning drama runs through March 25th, Thurs. Fri. and Sat. at 8:00 P.M. with 2:30 matinees March 12th and 25th. For ticket information contact 739-7525.

## Kaiser Konsumer's Korner

By Inez Kaiser



Most people don't realize how incomplete their health insurance is until it's too late. By then, they are full of "should haves," but they still have the responsibility of maintaining health insurance for themselves and their families.

With so many insurance groups pressuring the average consumer to join their companies, it's best if you can buy health coverage through a group plan. Many group plans have excellent benefits without its' members having to get physician's statements, or going through other detailed examinations.

However, if you are not in a position to join a group plan, you should examine individual policies to determine: services covered or benefits, types of policies, cost of premiums and any additional factors involved such as effective date before one can receive coverage benefits.

These additional factors, which are almost always overlooked, include going through waiting periods after you first buy your policy and review of your health record. Many companies will not insure illnesses if you had them when you took out the policy until a certain period of time has passed. Other times, added phrases called "exclusionary riders" are written into policies, raising the premiums you would have had otherwise. Be sure to read all the fine print.

If you have the basic health insurance plan, check to see if you'll be covered for your hospital room and if so the rate, doctor or other physicians attending you, and services while you are in the hospital. This basic coverage insures you for the majority of accidents and illnesses for which people are hospitalized.

But, the best thing would be to have major medical coverage, because the most serious accidents and illnesses will be covered. Also covered by this type of insurance are the costs of drugs, blood etc. The benefits received are great because an extensive accident or illness can be costly to average person.

In determining the cost of your policy, a good thing to note is the loss ratio of the company. A loss ratio, the percentage of the premium which is paid back to the policyholder in the form of benefits, should be 50% or more. That way, even though you may be paying a bigger premium and go years without collecting any benefits, the investment is worth it overall.

Try to invest your money in a reputable firm which will treat you fairly. Ask your friends about their dealings with health insurance companies. A financially stable company which will respect your claim is a good investment. Shop around. Although you make the final decision, it is helpful to consider the experiences of others.

Buying health insurance is a very important step and should not be taken lightly. A thorough investigation of the company you are considering plus an understanding of all terms of the coverage involved, will pay off when the times come you need insurance.

There are so many companies competing for the health insurance dollars today, that the consumer must be sure of what they are buying. Families should always consider coverage for members of every age group, because all individuals can become the victims of accidents and illnesses.

In the event you change companies, do be sure that you carry coverage until the new policy becomes effective. Women should be sure to check out benefits for childbirth.

Another consideration should be the benefits paid for yearly check-ups to determine if it is best to enter a hospital or receive the services as an out-patient.

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## AWARDS

Clark County Community College (CCCC) drafting student Jan Varner, 29, was recently named the Outstanding State Post-Secondary Vocational Student of the Year.

Selected for excellence in his field, personal accomplishments and a desire to continue post-secondary education, Varner, a sophomore, was chosen from among all the vocational students enrolled in community colleges in Nevada.

The award was presented to Varner by the Nevada Advisory Council for Vocational-Technical Education.

## ASSISTANCE

Beginning Wednesday, March 15, 1978, The Consumer Affairs Division, a state agency, will have representatives available at the West Las Vegas Library and the North Las Vegas Library.

The purpose is to assist those consumers that do not have transportation to file complaints and also do not know how to explain complaints verbally or in writing.

Schedule for both Libraries are as follows: March 15, 22, 29, April 5, 12, 19, 26, May 3, from 1:00 P.M. to 2:50 P.M. for the West Las Vegas Library and from 3:00 P.M. to 4:50 P.M. for the North Las Vegas Library.

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