

# Improved Insurance Plan

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On October 1, 1984 Clinton Mills implemented a revised and improved group health care insurance plan designed to better meet the medical care needs of its employees.

For quite some time, the Company has studied the rapid increase in medical care costs and evaluated numerous approaches so it can continue providing good medical care coverage at reasonable costs.

As medical costs rise, the Company will keep looking for ways to hold expenses down while providing employees quality medical care at reasonable costs.

The improved plan has a number of features aimed at allowing the Company to keep the impact of rising medical care costs to an absolute minimum.

Under the revised plan, room and board will be paid at the rate of \$121.00 per day, and the hospital deductible will be \$121.00. Friday and Saturday hospital admissions must be medically necessary or

expenses related to non-emergency weekend confinements will not be paid.

Employees are encouraged to ask their physician and/or druggist to use a less costly generic drug substitute where possible.

Under the new plan, employees will be reimbursed 100% of the generic drug costs once the deductible is satisfied.

The major medical maximum has been increased to \$400,000.00 and total inpatient hospital confinements for mental and nervous conditions will have a maximum coverage of \$50,000.00 per calendar year.

Since the Company makes available supplemental life insurance, the group accidental death benefit has been discontinued.

After careful study, Clinton has adopted a more specific definition of eligible dependents, limitations on pre-existing conditions for future new employees and dependents. In the future, coverage for maternity benefits will be limited to employees and dependent wives.

Additional improvements and revisions in the employee medical plan provides for hospice care when a person is terminally ill,

incentive rewards which result in savings caused by detecting hospital billing errors, modifications in coverage for chiropractic services and reimbursement for voluntary second surgical opinions.

As costs keep going up, Clinton Mills will keep looking for ways to hold down expenses while still providing excellent health care coverage. But there are also steps that you and your family can take to help keep the lid on the medical expenses.

Learn the danger signs of illness and see your doctor early for medical attention. Ask your doctor questions about your treatment and any medicines prescribed. Prices vary on prescription drugs so ask your doctor to prescribe generic drugs instead of a brand name whenever possible.

—If a hospital stay is recommended, ask your doctor which tests can be done more economically ahead of time on an outpatient basis.

—Try to keep your hospital stay to a minimum. Know your discharge date and check out early enough to avoid being charged for an additional day.



—If you decide to have surgery, ask about outpatient care surgery and treatment. Many minor surgical procedures can be performed without hospitalization.

## Prevent Fall Accidents

During the minute it will take you to read this, four persons in these United States will either be killed or injured by fall accidents. More people are killed each year by fall accidents than by any other non-vehicle accident cause! You don't have to fall from a high place to be killed either. Most falls occur due to loose objects on the floor and irregularities that affect the smoothness of other level surfaces. Floor openings, stairs, ladders, scaffolds, inattention, poor house-keeping, unnecessary haste and falls from equipment and high places are also important factors among those contributing to fall accidents. Much progress can be made toward reducing the number of

fall accidents if you will simply observe the following precautions:

\*Check YOUR work area and keep it CLEAN and ORDERLY. Eliminate tripping hazards; Wipe up spills.

\*Watch where you're going and stay alert.

\*Walk don't run. Use the handrail on stairs.

\*Don't jump from high places or moving vehicles.

\*Use the right ladder in the right way for the job.

Avoid make-shift arrangements.

\*Protect floor openings.

\*Report all safety hazards to your supervisor immediately.

## Textile and Apparel Imports Reach New High

Textile and apparel imports for the first eight months of 1984 reached a record 6.89 billion square yards, the American Textile Manufacturers Institute reported September 28, 1984.

January—August 1984 imports of textiles and apparel were up 43 percent over the same period last year. Imports of textiles alone rose 62 percent to 3.5 billion square yards while apparel imports rose to 3.3 billion square yards, up 27 percent over January-August 1983. Imports of textiles and apparel in August reached 898.5 million square yards, making August 1984 the highest August and the second highest monthly import level on record. The highest monthly import level was recorded in July with over 1 billion square yards of textiles and apparel

imports.

ATMI's President James H. Martin, Jr. said in response to the latest import figures, "The U.S. textile/apparel industry has been the victim of a U.S. government policy aimed at providing economic growth to other countries in the world. When we seek policy changes, like global quotas, freezes or cut-backs in trade, the government refuses and says that anything it does would not be 'consistent with its international obligation'."

Martin added, "We wonder whether the government's international obligations are greater than its obligations to domestic workers and businesses. We also wonder why the government doesn't seek changes in the international rules so that it can deal with this program."

**you  
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it.  
now  
ask  
for it.**



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