

# The Grad News

The Newsletter of the Hopkins/Homewood  
Graduate Community

Volume 2  
Issue 1

September  
2000

## Welcome (Back)

### GRO Happy Hours: Tuesdays at PJ's!

Observe the social habits of the Hopkins Grad: The GRO's famous Happy Hours at PJ's, across Charles Street from the main gate, on Tuesdays, 6:pm–10:pm. Food specials every week and Guinness and Bass STILL \$2 a pint!

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The new academic year is upon us, and with it comes new professional hopes, new friendships, and changes in graduate insurance policies (editor's advice: don't get sick while at Hopkins). We at the Graduate Representatives' Organization (the GRO) here to help you get situated in all that is new — for the better and the not-better.

But, as the name implies, we can only continue our work with the help of you, representatives of the graduate community. There are lots of ways to get involved. The GRO meets bi-monthly on Monday evenings at 6:pm in Levering Hall's Sherwood Room. We discuss and steer policies that affect grads, and to prepare the

hippest happy hour in Charles Village. We even throw in free food to entice the wary or the shy. The meetings scheduled for this fall term are on October 9 and 23, November 6 and 20, and on December 4. Mark your calendar.

The GRO also sends delegates to the Insurance Committee, library committees, and the Homewood Master Plan committee. Moreover, we have a number of *ad hoc* meetings with deans and the president of the University, which you are welcome to attend.

Each department on the Hopkins Homewood Campus gets one vote when such

events take place, but departments are welcome to bolster numbers to discuss events academic or social that they want aired or publicized. In fact, the GRO encourages social and academic interaction among departments, and we'll even help pay for your event!

Beyond our on-going work to get a reasonable insurance policy delivered to Homewood grads, to get E-Level open again, to encourage interaction among the disassociated departments, and to get *The Grad News* out to your box in a timely manner to update you on progress, we want YOU to tell us what to do. Contact one of the GRO Offi-

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## Insurance: The Rising Cost of Vigilance

Ah it's that time of year again, and I'm not talking back-to-school sales. Many of us just blew close to a thousand buckaroos on our favorite health insurance plan, the MEGA-Life deluxe. You may have noticed some changes this year. If you didn't, here are the big three.

1. The premium costs \$891 (That's a three-percent increase from last year. Don't forget to gasp, you're supposed to be impressed.)
2. The new charge to your deductible on visits when referred

through the student health center is \$75 (up from \$50 last year.)

3. There is no longer a prescription plan. This year (and hopefully only this year) students will pay for prescription meds up front and be reimbursed by MEGA-Life (upon submission of the appropriate paperwork.) These changes were made last February. We received notice in August. Hopefully this breakdown in communication will not reoccur. Nonetheless, we cannot renegotiate the contract until next year, so let's talk about why

it happened and how to deal with it.

So, here's one interpretation of this morass. Pre-

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One of the biggest concerns is regarding students who have a relatively costly monthly prescription (e.g., antidepressants.) For the time being, you all will have to grin and bear it. On the longer term, the GRO is advocating a host of changes on the university's part.

# Insurance (continued)

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scription costs continue to rise at rates easily outstripping inflation (16.9% in 1998). The rate also exceeds the rate that health care costs rise in general. So MEGA-Life wants to save money? They charge the same rate on premiums (or maybe 3% more), all the while lowering their prescription costs. So how would MEGA-Life lower prescription costs? Place the burden on the consumer and make the reimbursement process similar to the claim process. (FYI, MEGA-Life has had a tremendous amount of trouble paying student claims in the last year.) They are counting on you to not file a reimbursement claim, or file a reimbursement claim, encounter a snag, have to inquire through their Jedi-mind-trick telephone customer service reps (repeatedly) and eventually give up. Money in their pocket. MEGA-Life offered the university a cost differential in our premium costs they felt they couldn't refuse, just to accept this new option. That's what the university did.

Let's explore another aspect of these changes. This policy change will cause

an erosion of benefits. Economics (essentially) is the study of choice in the face of scarcity. We all face a scarcity of liquid assets (that intellectual capital pays off eventually, but you certainly can't mortgage it.) So if I am faced with the choice between necessary antibiotics and necessary dinner, either choice contributes to poorer health. Last year, this choice was non-existent, as the prescription plan would have covered the costs up front. Oops.

So, what to do? The first and most important job for each of us is to weep and gnash teeth at any hint of MEGA-Life's bad behavior. They have responded consistently throughout the summer that reimbursements should be turned around within TWO WEEKS. If you experience ANY deviation from this promise, please contact ALL of the people on the contact list on page 4. Multiple times. Maybe even swear. 'Cause that seems to be the only way to get things done.

If you cannot afford your prescription, there are emergency loan funds available from the dean's office. If MEGA-Life's actions are holding up payment of this

loan (making things like registration difficult) immediately contact Dr. Susan Boswell, Dean of Students. She has assured the GRO that she will facilitate easing of the draconian consequences in these instances. If you cannot afford your prescription meds and the emergency loan funds are inadequate, please immediately contact Dr. Sam Parrish (Director of the Student Health Center) and Dr. Susan Boswell, Dean of Students. They will make things work for you. (Their bottom line is students.)

On a larger scale, the GRO is advocating for specific procedural changes. For example, one of the biggest concerns is regarding students who have a relatively costly monthly prescription (e.g., antidepressants.) For the time being, you all will have to grin and bear it. On the longer term, the GRO is advocating a host of changes on the university's part, including:

1. Addition of a mail-in prescription plan to our policy (if a prescription card is too costly to reinstate).
2. Addition of storage space to the stu-

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When we hear of a new restaurant in Baltimore, we usually think Mount Vernon or Federal Hill. We don't usually think Roland Park. But sometimes Baltimore manages to surprise us. Located at 4800 Roland Avenue, in the space formerly occupied by Morgan and Millard, Cindy Wolf and Tony foremen's new *Petit Louis Bistro* does an excellent job of recreating the décor of a Parisian bistro, complete with zinc-top bar and narrow tables placed closely together (so you can check out your neighbors' dishes before you decide what to order. The noise level caused by the bare floors – and the restaurant's popularity – does sometimes make conversation difficult, which may or may not be a drawback for a date or dinner with relatives. Just sit back and enjoy the food!

A number of typical French items are available as appetizers, including mussels Provençale, *foie gras*, and *rillettes* (a pâté). The escargots (yes, snails!) in garlic butter are tasty and, as a bonus, come with the handy snail-shell-holding tongs (*les pinces de gastropods*). The fresh fig and prosciutto special was a

wonderful combination of flavors in a light dish that did not spoil our appetites.

*Petit Louis* serves a variety of main courses, ranging from a simple quiche to more complex traditional French dishes such as duck *confit* (rich, tender duck served with a tangy orange sauce), cassoulet (a casserole of white beans, sausage, and duck), and braised lamb shank. The bouillabaisse (seafood stew in a light tomato broth) is delicious, as are the accompanying peppery aioli (*rouille*). A fresh-fish dish is also served daily.

The cheese course is a lovely selection of true French-style flavorful (and smelly) cow and sheep cheeses, served with toasted baguette slices. Granted, serving toasted bread with cheese is rather un-French, but then again so is friendly, attentive service. And we enjoyed both at *Petit Louis*.

Be sure to save room for dessert, so you can choose from *mousse au chocolat*, sorbets, bread

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**Petit Louis Bistro**  
4800 Roland Ave.  
410- 366- 9393  
www.petitlouis.com

Serving dinner  
Tuesdays through  
Sundays

*Petit Louis* goes in  
our "expensive-but-  
well-worth-it"  
category.

# Insurance Blotter:

March 29, 2000 – At the GRO-sponsored Deans' Luncheon, Gary K. Ostrander, Graduate Dean at Johns Hopkins University is reported to have taken the following actions:

1. Accepting the fact that up-front payment of insurance premiums in September was difficult to meet on a stipend.

2. Claim that during the spring term (1999-2000) his office had been conducting a department-by-department review of how best to delegate the (rising) funds that each received. The payment of insurance fees by those departments (pre-tax) was discussed, but left to the discretion of the departments.

April 26, 2000 - Graduate students informed of premium rate hike to \$891 for the 2000-2001 year.

July 21, 2000 - Students begin to receive their 2000-2001 MEGA-Life brochures. For the first time, changes to the prescription plan are disseminated to the graduate population -- roughly a week before the "deadline" for paying insurance.

August 11, 2000 - After some tussling about the ineffective communications on insurance, a formal request to the university is made on the possibilities for paying graduate students insurance pre-tax.

August 14, 2000 - Chemistry announces that they will begin offering students the chance to pay for their insurance "pre-tax."

-Dean Busch-Vishniac states, "I know that at my former institution I covered the insurance fees for my students on all DARPA and NSF grants.... Within WSE, I would be quite happy to discuss requiring inclusion of insurance coverage on grants which permit it."

August 25, 2000 - During a meeting with the GRO Executive Committee, University officials blame the ambiguous rules set forth by the IRS for the University's paralysis on making a decision about whether or not health insurance can be paid pre-tax. A promise is made that two questions will be intensively studied in the following two weeks:

1. Can the university pay students insurance pre-tax according to the IRS?
2. Can the university charge insurance to research grants (NIH and otherwise)?

September 3, 2000 - Dean Ostrander suggests that legal counsel will be sought on the IRS question and that the NIH prohibition on paying insurance is definitely in place.

September 6, 2000 – Hopkins Administration chooses not to seek legal counsel. The benefits office concludes that people receiving *stipends* from *fellowships* cannot receive pre-tax dollars. No word is given on stipends received from research assistantships, teaching assistantships, etc.

September 8, 2000 - Two weeks passes without significant findings on either question.

September 12, 2000 – The GRO receives yet another request for information on the pre-tax option from a department administrator. The University seems to be unable to communicate the option the Chemistry Department has established. Dean Ostrander states that he will be meeting with A&S chairs on Friday, 15 September (a full five and a half months after the March Dean's Luncheon) where these issues will be discussed.

Welcome (Back) &  
Join the GRO!

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cers for this year, or the GRO office (x7682) in Levering Hall, or our website at [www.jhu.edu/gro/](http://www.jhu.edu/gro/). Thus can we continue to build those hopes, deepen those friendships, and press for those changes.

**Tony Stapon, GRO Chair**  
(stapon@jhu.edu)

**Co-Chair: Michael Paraskewich**  
(witness@jhu.edu)

**Secretary: Claudia Kretchmer** (Physics & Astronomy) (claudia@pha.jhu.edu)

**Treasurer: Ciprian Tutu** (Computer Science) (jimmy@cs.jhu.edu)

**GN Editor: Mary Berk** (mhb2@jhu.edu)

**Office Coordinator: Shelly Brett-Major**  
(brettmajor@aol.com)

## Meet the MEGA Life & Health Rep!

Fred Hollick, Vice-President of Student Resources/MEGA Life & Health (your insurance provider) is ready and willing to meet Hopkins grads at a 'town meeting' to discuss recent changes and future options in the health coverage at Homewood. Contact Mr. Hollick (800-237-0903, ext.6248), Karen Sanford (ext.6250), or the GRO to express your desire to arrange such a meeting!

## WANTED: Ombuds

A call to the Hopkins Ombuds Office (x5300) has revealed that the position no longer exists, and that the university is reviewing the need for such a service. In the open-ended interim, the caller is advised to call departmental chairs or deans. If your issue concerns your department, that's tough. But the message also suggests a call to the counseling and mental health service, which should ease the pain.

Anyone wishing to see the position re-established can submit their candidacy, or at least contact their deans and departmental chairs to express their wish. An excellent description of the office can be found at <http://falcon.cc.ukans.edu/~ombuds/>.

The Graduate Representatives' Organization—Levering Hall (Inside the Student Activities Office) Phone: 410- 516- 7682

# Restaurant Review

**Interim Editor for the September Edition:**

Christopher Gardner  
cgardner@jhunix.hcf.jhu.edu

The GRO is pleased to welcome **Mary Berk** of the Philosophy Department as the Editor of *The Grad News* for the upcoming academic year.

Check out our Web Site:  
<http://www.jhu.edu/gro/>

## Insurance

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dent health center's computerized pharmacy (allowing a wider selection of prescription medications to be filled through the student health and wellness center (at their cheap rates).)

3. Addition of a similar type of pharmacy at the counseling center (allowing the filling of prescriptions for anti-depressants, and other similar drugs that the student health and wellness center is unable to fill.

**Dan Bain of the GRO Insurance Committee**

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\* If you have any ideas, questions or concerns, \*  
\* please contact anyone on this list: \*  
\* **Dan Bain**, GRO Student Insurance Committee, \*  
\* dbain@jhu.edu \*  
\* **Dr. Sam Parrish**, Director of the Student Health and \*  
\* Wellness Center, sparrish@shw.shc.jhu.edu \*  
\* **Mary Ellen Porter**, Head of the University Insurance \*  
\* Bid Committee, meporter@jhu.edu \*  
\* **Karen Sanford**, JHU Customer Service Representa- \*  
\* tive, MEGA-Life, ksanford@student-resources.net, \*  
\* and 800-237-0903 Ext. 6250 \*  
\*\*\*\*\*

pudding, fruit tartlets, *clafoutis* (milky baked flan with fresh berries), or our favorite, *crème caramel* (an incredibly rich, smooth, and creamy concoction with a light caramel sauce).

Of course, a French meal would be woefully incomplete without wine. There are a number of carefully selected wines available for under \$20 per bottle, as well as wine by the glass. If you want to try something a bit different from your ordinary cabernets or merlots, we recommend the Madiran (\$19 a bottle), which is made from the tannat grape and goes extremely well with roasted meats or game.

Unfortunately, high quality French food does not come cheap. Entrees range from \$16 to \$20, although smaller dishes are available for less. Appetizers and salads are \$6 to \$10. The cheese course is \$8, but one order is plenty for two people. The desserts, also sharable, are all around \$5. *Petit Louis* goes in our “expensive-but-well-worth-it” category.

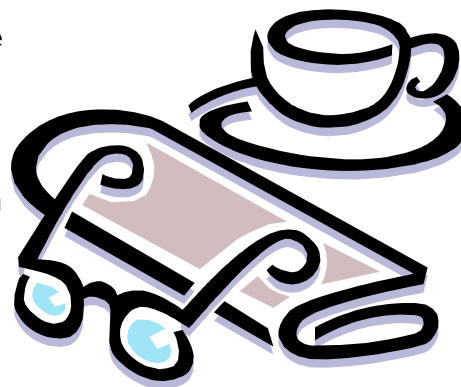
One last charming detail: even the bathroom plumbing is authentically French!

**April Wuensch, Dept. of Romance Languages and Steve Dillingham, Philosophy**

In the ‘no -news-is-bad-news’ department:

The GRO has gotten no word from administrators concerning the state of E-Level and its long-anticipated re-opening. The Executive Committee continues to press the Office of Student Affairs for progress on the issue. Watch this space. Or that of E-Level...

**FREE Coffee and Cookies for Those Who Need Them Most: Grad Students!**



The GRO sponsors the “Coffee Social Hour” every Monday from 3:pm to 4:pm. Come to the Gilman Hall Coffee Bar, and get pumped full of caffeine and sugar. Contact Tony Stapon (stapon@jhu.edu) for more information.