

choose a plan that is right for you. You may be buying health insurance for the first time, or you may already have health insurance but want to consider changing plans. Married or single, children or no children, you obviously need some help to select something that is right for you. If your employer does not offer insurance, or if the insurance offered is very limited, you can buy an individual policy.

But you should compare your options and shop carefully because coverage and costs vary from company to company. Before you buy any health insurance policy, make sure you know what it will pay for...and what it won't. To find out about individual health insurance plans, you can call insurance companies, or speak to the agent who handles your car or house insurance.

Make sure you read and understand the policy. Make sure it provides the kind of coverage that's right for you. You certainly don't want unpleasant surprises when you're sick or in the hospital.

Check to see that the policy states: the date that the policy will begin paying (some have a waiting period before coverage begins), and what is covered or excluded from coverage. Check to see exactly what protection you have before buying any more insurance.

Choosing a health insurance plan is like making any other major purchase: You choose the plan that meets both your needs and your budget. For most people, this means deciding which plan is worth the cost. For example, plans that allow you the most choices in doctors and hospitals also tend to cost more than plans that limit choices. Plans that help to manage the care you receive usually cost you less, but you give up some freedom of choice.

But cost isn't the only thing to consider when buying health insurance. You also need to consider what benefits are covered. You need to compare plans carefully for both cost and coverage.

#### Which Type Is Right for You?

This is where I stop writing, I'm not a qualified adviser and that plainly is what is needed here. A quick call to a few friends who thought they've got it covered revealed that there are probably more solutions than questions. Almost all those called had never read their own 'small print'. Since small print on insurance policies is a something of a bête noire for me - is there a professional out there who could give us all some straight-forward plain-speaking advice on how to make a sensible-informed choice in time for the next issue?

And if you can't wait for the next issue - call someone you can trust not to hide behind the small print after they've taken your premium!

## FORMULA ONE- JAGUAR RACING 2002

When Ford took control of Cosworth racing just over two year ago it provided the Jaguar Formula One race team with readily and cheaply available engines. A cost saving of well over £20m. Jaguar Racing's budget and spend is well below that of most of the major players in the Formula One racing circuit. The Cosworth engine will be the recently developed CR-3 which sports a lower centre of gravity with its 75/72-degree engines are believed to be more reliable than the 90-degree and 110-degree powerplants used by other teams.

Unusually the Jaguar team has no naming rights and is known universally as Jaguar Racing using the simplistic branding from its earlier glory days. The team operates a total budget of around £138m, and Niki Lauda Chief Executive Jaguar Racing has the unenviable task of taking Jaguar Racing forward to the 2003 season.

His commitments along with the team's sponsors are instrumental in the future successes for Jaguar Racing provide. The teams five year plan seems to be well accepted by the sponsors which include Castrol, EDS, Volvo, Aston Martin, and of course Land Rover. It is believed when the opportunities for return on sponsorship and promotion investment are immense and well accepted this will be over the long term.

Sponsor	Direct	Trade	Other	Total
PAG	\$40m			
Ford		\$85m		
HSBC	\$25m	\$0.5m		
AT&T	\$12m	\$1m		
Becks	\$15m			
HP	\$3m	\$1m		
Michelin		\$4.4m		
EDS	\$5m			
Castrol	\$1m	\$500,000		
Rolex		\$250,000		
Aqua-Pura		\$100,000		
Ellese		\$250,000		
MSC Software		\$225,000		
S. Oliver	\$250,000	\$500,000		
Lear		\$500,000		
Volvo		\$300,000		
TV/Logistics			\$15m	
<b>Total</b>	<b>\$101.25m</b>	<b>\$95.53m</b>	<b>\$15m</b>	<b>\$211.77m</b>

Currently Jaguar Racing are beginning to move on the opposition both with experience and assets though not without leaving its debris along the way with the replacement of the technical director and difficulties with using a wind tunnel located in California. A new wind tunnel in Brackley and the appointment of technical Director Guenther Steiner should prove to be a big improvement in the team's ability to prove the 2003 season will be Jaguar Racings season, a season where Jaguar will only catch sight of the other Formula One Teams in their rear view mirrors.

As we go to press, the RGBB is having its first Healthcare SIG meeting. We hope to bring you news of how it went in the next issue.