

**Tuesday May 5<sup>th</sup>, 2015**

**NREF 1-003**

We would like to acknowledge that our University and our Students' Union are located on Treaty 6 Territory.

We are grateful to be on Cree, Saulteaux, Métis, Blackfoot, and Nakota Sioux territory; specifically the ancestral space of the Papaschase Cree. These Nations are our family, friends, faculty, staff, students, and peers. As members of the University of Alberta Students' Union we honour the nation-to-nation treaty relationship. We aspire for our learning, research, teaching, and governance to acknowledge continuing colonial violence and respect Indigenous knowledges and traditions.

**ORDER PAPER (SC 2015-01)**

<b>2015-01/1</b>	<b><u>SPEAKER'S BUSINESS</u></b>
<b>2015-01/1a</b>	Installation Ceremony
<b>2015-01/1b</b>	Inaugural Addresses of Executive Officers and the Undergraduate Board of Governors Representative
<b>2015-01/1c</b>	Approval of Standing Orders
<b>2015-01/2</b>	<b><u>PRESENTATIONS</u></b>
<b>2015-01/3</b>	<b><u>EXECUTIVE COMMITTEE REPORT</u></b>
<b>2015-01/4</b>	<b><u>BOARD AND COMMITTEE REPORT</u></b>
<b>2015-01/5</b>	<b><u>QUESTION PERIOD</u></b>
<b>2015-01/6</b>	<b><u>BOARD AND COMMITTEE BUSINESS</u></b>
<b>2015-01/7</b>	<b><u>GENERAL ORDERS</u></b>
<b>2015-01/7a</b>	V. KWAN/BONDARCHUK MOVE TO enhance the Student Health and Dental Plan coverage to the following, from the following: increase the dispensing fee cap for eligible prescription drugs to \$8 per prescription (\$5 currently); increase coverage for Psychology to 80% per visit, with \$600 Annual Maximum (coverage of up to \$20 per visit and \$300 annual maximum currently).  Please see document SC.15.01.01 Please see document SC.15.01.02 Please see document SC.15.01.03
<b>2015-01/7b</b>	BONDARCHUK/V. KWAN MOVE TO auto-enrol students beginning their studies in the Winter

Term to the Student Health & Dental Plan, while still allowing an opt-out option for the fee.

Please see document SC.15.01.01

Please see document SC.15.01.02

Please see document SC.15.01.03

- 2015-01/7c** BONDARCHUK/HANWELL MOVE TO enter a Joint Resolution with The Landing to permanently appoint an ex-officio seat on The Landing Board of Directors for the Students' Union Vice-President (Operations & Finance).
- 2015-01/7d** BONDARCHUK MOVES TO appoint one (1) member of Students' Council to The Landing Board of Directors.
- 2015-01/7e** BONDARCHUK MOVES TO appoint one (1) member of Students' Council to the Gateway Student Journalism Society (GSJS) Board of Directors.
- 2015-01/7f** BONDARCHUK MOVES TO appoint two (2) members of Students' Council to the Health Centre Advisory Group (HCAG) Board of Directors.
- 2015-01/7g** BONDARCHUK MOVES TO appoint one (1) member of Students' Council to the Student Legal Services Board of Directors.
- 2015-01/7h** BONDARCHUK MOVES TO appoint two (2) members of Students' Council to the World University Services Canada (WUSC) Board of Directors.
- 2015-01/7i** BONDARCHUK MOVES TO appoint one (1) member of Students' Council to the Alberta Public Interest Research Group (APIRG) Board of Directors.
- 2015-01/7j** BONDARCHUK MOVES TO appoint two (2) members of Students' Council to the First Alberta Campus Radio Association (FACRA) Board of Directors.
- 2015-01/8** **INFORMATION ITEMS**
- 2015-01/8a** 2015/16 Students Council Meeting Schedule
- Please see document SC.15.01.04

# HEALTH & DENTAL PLAN SURVEY REPORT

University of Alberta SU

Prepared by:

[studentcare.net/works](http://studentcare.net/works)

March 2015



[ihaveaplan.ca](http://ihaveaplan.ca)



# TABLE OF CONTENTS

## 1.0 INTRODUCTION

1.1 Background and Rationale .....	2
1.2 Organizational Profile: studentcare.net/works.....	2

## 2.0 OBJECTIVE

2.1 Research Objective.....	3
2.2 Survey Design .....	3

## 3.0 METHODOLOGY

3.1 Sampling Methods .....	4
3.2 Representative Sample .....	4
3.3 Margin of Error.....	5

## 4.0 SURVEY FINDINGS

4.1 Key Findings.....	6
4.2 Survey Data.....	8

## 5.0 RECOMMENDATIONS ..... 21

## APPENDIX A: SURVEY COMMENTS ..... 22

### 1.1 Background and Rationale

In partnership with the University of Alberta Students' Union (SU), studentcare.net/works has conducted a survey of SU members in order to obtain information and feedback on the SU Health & Dental Plan.

Survey findings will be presented to the SU Executive to assist in determining the level of student satisfaction with the Plan, as well as to gauge the health and dental care needs and preferences of its members, in order to inform and better shape the future development and growth of the SU Health & Dental Plan.

This report provides an overview of the survey objectives and methodology, presents the key findings of the survey, and makes a number of recommendations for consideration by SU. The report has been prepared by studentcare.net/works' research staff and is based on survey data collected by telephone from Jan. 26 – Feb. 10, 2015.

The survey provided students with an opportunity to comment on a number of key issues regarding the SU Health & Dental Plan, including Plan coverage. Students who opted out of the Plan were also given an opportunity to comment on the opt-out process.

### 1.2 Organizational Profile: studentcare.net/works

studentcare.net/works is Canada's largest provider of student health and dental plans and is the only organization in Canada that specializes exclusively in student health care.

Established in 1996 to serve the health and dental care needs of Canadian post-secondary students, studentcare.net/works now serves more than 650,000 members at over 40 post-secondary institutions and 70 student associations.

studentcare.net/works is a full-service health and dental plan provider, delivering a wide range of value-added services to clients, including brokerage services, Plan management and administration, communications, and research.

The company's head office is in Montreal, with service offices located throughout Quebec, Ontario, Saskatchewan, Alberta, and British Columbia.

### 2.1 Research Objective

The primary objective of the survey was to obtain feedback from SU members on their current level of satisfaction with the SU Health & Dental Plan, as well as their preferences with regard to specific Plan components. This feedback will inform future Plan related decisions by the SU Executive.

### 2.2 Survey Design

The SU was given the opportunity to review and provide input on the survey questions. In consultation with studentcare.net/works, feedback from members was sought in four key areas: communications, services, coverage, and opt outs.

#### 1) Communications

- Are students aware of their Health & Dental Plan?
- How do students find out about the Plan?
- Did students consult a Plan Reference Guide and what did they think about the information included?
- Have students visited [www.ihaveaplan.ca](http://www.ihaveaplan.ca) during the current school year?
- What do students think about the electronic communications they were sent about the Plan?

#### 2) Services

- In what medium do students tend to contact studentcare.net/works representatives?
- Are students satisfied with the service they receive when making inquiries about the Plan?
- How long do students have to wait before speaking with a representative when visiting the on-campus office or phoning studentcare.net/works?
- Do students download the ihaveaplan mobile app and make claims?

#### 3) Coverage

- Are students covered by another plan? If so, what kind of plan?
- How important are individual Health & Dental Plan benefits to students?
- What benefits would students like to see covered by the Plan in the future?
- What importance do students place on the Plan?
- What do students think should be the top priority for the SU Plan in the future?
- Do students support the continuation of the SU Plan?

#### 4) Opt Outs

- Are students aware that they can opt out of the Plan?
- Did students choose to opt out of the Plan?
- Are students satisfied with the opt-out process?

Respondents were also given the opportunity to give additional comments at the end of the survey.

### 3.1 Sampling Methods

The survey was conducted from Jan. 26 – Feb. 10, 2015 in the form of telephone interviews lasting approximately 5-8 minutes, in an effort to obtain responses from a representative sample of SU members. The objective was to obtain 300 completed surveys. This goal was surpassed; 331 surveys were completed.

A random sample of about 3,000 names was generated from a list of students eligible for the Plan, including students who are enrolled in the Plan and those who opted out. Students were called at home during the afternoon and the early hours of the evening. This method of collecting data is the most effective way to contact students.

### 3.2 Representative Sample

The first section of the survey gathered general demographic information.

We have used the most recent enrolment statistics available in the *UAlberta Facts* section of the University of Alberta website<sup>1</sup>, for comparison with respondent demographic statistics to demonstrate that a representative sample was obtained.

#### Status

The following chart compares the status of respondents vs. actual student statistics:

Status	# of Respondents	% of Total Respondents	% of Actual Enrolment
Full-time	307	94.8%	93.7%
Part-time	17	5.2%	6.3%
<b>Total</b>	<b>324</b>	<b>100.0%</b>	<b>100.0%</b>

<sup>1</sup> <http://uofa.ualberta.ca/about/facts/students>



### 3.3 Margin of Error

With a student population of 31,648, a sample size of 331 SU members gives us a margin of error of +/- 5.4%, 19 times out of 20.

This is an acceptable margin of error as the objective is to observe general trends (i.e. benefit preferences) and to look for potential areas of concern (i.e. coverage awareness). In either case, even the most extreme deviation possible (within +/- 5.4%) will not alter the conclusion that would be derived from the data. For example, the difference between whether 84.6% or 95.4% of respondents indicate that they are aware of their Plan coverage would not alter the conclusion that there is a high level of awareness of the Plan among students.

### 4.1 Key Findings

- An overwhelming majority of respondents (95.6%) think that the SU should continue to provide the SU Health & Dental Plan.
- Most respondents (82.7%) also feel that the current SU Health & Dental Plan is either 'very important' or 'somewhat important' to them.
- Three quarters (74.9%) of SU members were already aware of the Health & Dental Plan before participating in this survey.

#### Communications & Service

- Students learned about the Plan through a variety of media and resources. The most common methods for accessing information about the Plan are:
  - 1) Registrar's / Student Accounts office / Tuition bill / Bear Tracks (72.6%)
  - 2) Email (12.1%)
  - 3) Orientation events (7.7%).
- Of those students surveyed who consulted a Plan Reference Guide on campus or online (36.3%):
  - Over 95% found the information to be clear, useful, and sufficient
  - Over 88% found it engaging
  - These results indicate that SU members are highly satisfied with the new way in which information is presented to them in the Plan Reference Guide, as its design and content was recently updated.
- With regards to electronic Plan communications, over half (55.6%) of students surveyed have visited [www.ihaveaplan.ca](http://www.ihaveaplan.ca) during the current school year.
- Of the students who received Health & Dental Plan information by email, 63.3% found it to be useful.
- Of the students who downloaded the ihaveaplan mobile app (12.5%), 51.6% made at least one claim. In addition, the overall response was positive: 81.3% were satisfied with their mobile claiming experience.
- Of the respondents who contacted [studentcare.net/works](http://studentcare.net/works) during the school year for support (9.3%), a large majority (95.7%) were satisfied with the service they were given.
- 80.0% of respondents who dropped by the Health & Dental Plan Office on campus or who contacted [studentcare.net/works](http://studentcare.net/works) by phone were served in 6 minutes or less.
- All respondents described the services as professional, and 95.7% thought the service was both courteous and helpful. This indicates that students have positive experiences when interacting with the Plan administrator and on-campus staff.

## Opt-out Process

- Though most students (87.9%) were aware that they could opt out of the Plan, only a third (34.9%) of SU members who participated in the survey did in fact opt out.
- Almost all respondents who opted out found the process anywhere between fairly simple and very simple (98.7%).

## Benefit Priorities

- Of a selection of the Plan's current health benefits, students gave the highest ratings (either very important or somewhat important) to prescription drugs (93.6%), followed closely by vision care (93.0%), and health practitioners (91.3%).
- Concerning dental benefits, students gave the highest rating to checkups and cleanings (94.8%), followed by fillings (90.7%), and wisdom teeth removal (88.4%).
- Generally, female respondents appear to value their health and dental benefits more than male respondents. For example, 87.2% of females surveyed consider prescription drugs a very important benefit, compared to 65.4% of male students, representing a 21.8% difference. The same trend can be seen for dental benefits; while 76.9% of males consider checkups and cleanings to be a very important benefit, 92.6% of female respondents listed the benefit as very important, a 15.7% difference.
- If adjustments were to be made to the Plan in the future:
  - Almost half of respondents (47.6%) indicated they would increase the cost only as much as necessary to maintain the current coverage.
  - Another 29.8% of students prioritized increasing the cost to increase the level of coverage.
  - Only 14.1% of students surveyed would risk a decrease in coverage in order to maintain the current cost of the Plan.
  - Even fewer (8.5%) students surveyed would prefer to decrease the current cost, even if that requires a decrease in coverage.

## Comments

- When asked if they had other comments or feedback about the Plan, several respondents had suggestions concerning increased coverage. Please see Appendix A for a complete list of the participating students' comments.

## 4.2 Survey Data

### Q1 How many years have you been studying at the University of Alberta?

Answered: 331 Skipped: 0

Answer Choices	Responses	
1 year	33.2%	110
2 years	26.3%	87
3 years	19.0%	63
4 years and more	19.9%	66
Student has recently graduated	1.5%	5
Decline to answer	0.0%	0
<b>Total</b>		<b>331</b>

### Q2 Are you currently a full-time or part-time student?

Answered: 326 Skipped: 5

Answer Choices	Responses	
Full-time	94.2%	307
Part-time	5.2%	17
Decline to answer	0.6%	2
<b>Total</b>		<b>326</b>

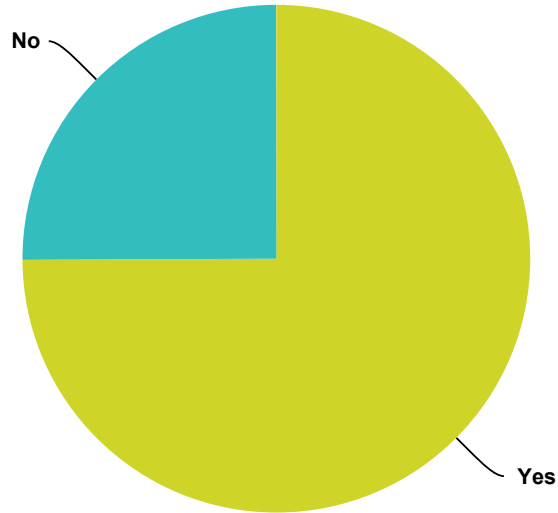
### Q3 Indicate if student is:

Answered: 331 Skipped: 0

Answer Choices	Responses	
Male	42.9%	142
Female	57.1%	189
<b>Total</b>		<b>331</b>

### Q4 Are you aware of the Health & Dental Plan provided to students at the University of Alberta, through the SU?

Answered: 331 Skipped: 0



Answer Choices	Responses	
Yes	74.9%	248
No	25.1%	83
<b>Total</b>		<b>331</b>

## Q5 How did you find out about the Plan?

Answered: 248 Skipped: 83

Answer Choices	Responses
Health & Dental Plan Reference Guide	2.0% 5
Email	12.1% 30
Student handbook	1.6% 4
SUTV	0.0% 0
On-campus office	0.4% 1
Social media	0.4% 1
Posters on campus	2.4% 6
Orientation events	7.7% 19
Registrar's / Student Accounts office / Tuition bill	72.6% 180
SU office	0.0% 0
SU website	2.8% 7
Word of mouth / Family / Friends	2.4% 6
Not sure	1.2% 3
Other (please specify)	1.6% 4
<b>Total Respondents: 248</b>	

## Q6 Have you visited ihaveaplan.ca during the current school year?

Answered: 248 Skipped: 83

Answer Choices	Responses
Yes	55.6% 138
No	44.0% 109
Not sure	0.4% 1
<b>Total</b>	<b>248</b>

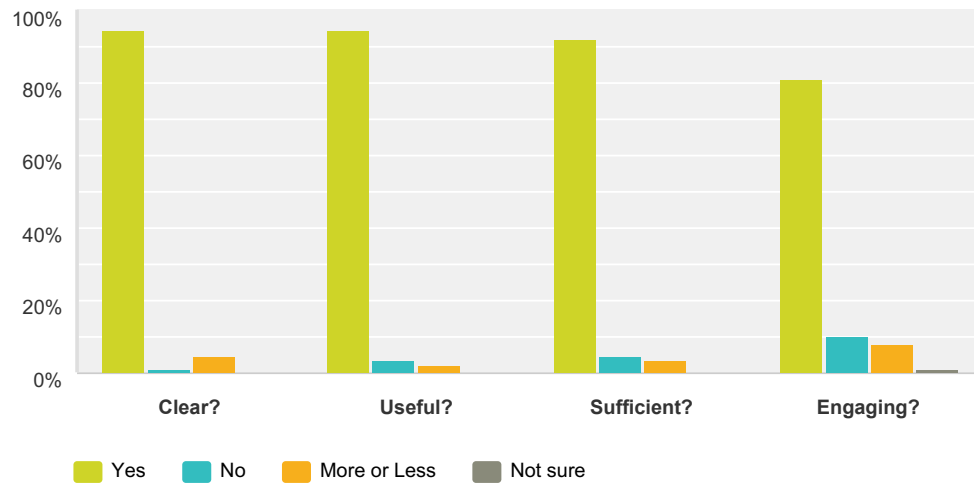
## Q7 Did you consult the Health & Dental Plan reference guide available on campus or online at [ihaveaplan.ca](http://ihaveaplan.ca)?

Answered: 248 Skipped: 83

Answer Choices	Responses	
Yes	36.3%	90
No	60.5%	150
Not sure	3.2%	8
<b>Total</b>		<b>248</b>

## Q8 Was the information:

Answered: 90 Skipped: 241



	Yes	No	More or Less	Not sure	Total
Clear?	94.4% 85	1.1% 1	4.4% 4	0.0% 0	90
Useful?	94.4% 85	3.3% 3	2.2% 2	0.0% 0	90
Sufficient?	92.2% 83	4.4% 4	3.3% 3	0.0% 0	90
Engaging?	81.1% 73	10.0% 9	7.8% 7	1.1% 1	90

### Q9 Did you find the Health & Dental Plan information sent out by email to be useful?

Answered: 248 Skipped: 83

Answer Choices	Responses	
Yes	39.5%	98
No	23.0%	57
Not sure	16.5%	41
Did not receive information by email	21.0%	52
<b>Total</b>		<b>248</b>

### Q10 Have you contacted studentcare.net/works, the Plan administrator, to obtain Plan information during the current school year?

Answered: 248 Skipped: 83

Answer Choices	Responses	
Yes, in person	1.6%	4
Yes, by telephone	4.4%	11
Yes, by mail	0.4%	1
Yes, by email	2.8%	7
No, did not contact studentcare	90.7%	225
<b>Total</b>		<b>248</b>



## Q11 Approximately how long did you have to wait before speaking to someone?

Answered: 15 Skipped: 316

Answer Choices	Responses	
Was answered right away	26.7%	4
Less than 3 minutes	20.0%	3
3 to 6 minutes	33.3%	5
7 to 10 minutes	0.0%	0
More than 10 minutes	0.0%	0
Don't remember	20.0%	3
<b>Total</b>		<b>15</b>

## Q12 Were the services you received:

Answered: 23 Skipped: 308

	(DO NOT READ) Yes	(DO NOT READ) No	Total
Professional?	100.0% 23	0.0% 0	23
Courteous?	95.7% 22	4.3% 1	23
Helpful?	95.7% 22	4.3% 1	23

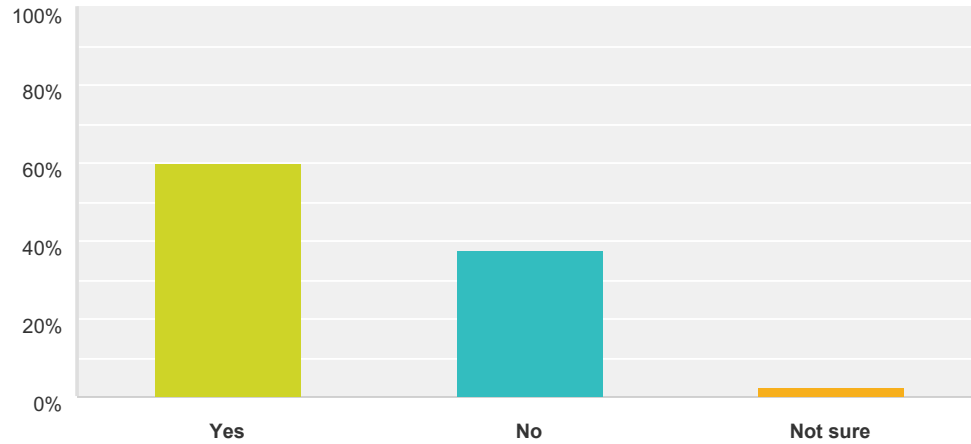
## Q13 Please rate your level of satisfaction with the service you received last time you contacted studentcare.net/works. Would you say you were:

Answered: 23 Skipped: 308

Answer Choices	Responses	
Very satisfied	69.6%	16
Somewhat satisfied	26.1%	6
Somewhat unsatisfied	4.3%	1
Very unsatisfied	0.0%	0
<b>Total</b>		<b>23</b>

### Q14 Are you covered by another private health and dental plan, beyond your provincial health-care (i.e. a parent, spouse, or employee plan)?

Answered: 248 Skipped: 83



Answer Choices	Responses	
Yes	60.1%	149
No	37.5%	93
Not sure	2.4%	6
<b>Total</b>		<b>248</b>

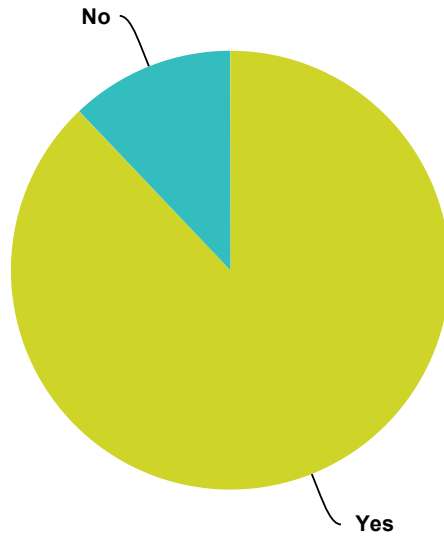
### Q15 Are you already covered by your:

Answered: 149 Skipped: 182

Answer Choices	Responses	
Parent's plan	88.6%	132
Employer's plan	2.7%	4
Partner or spouse's plan	6.0%	9
Not sure	0.7%	1
Other (please specify):	2.0%	3
<b>Total</b>		<b>149</b>

## Q16 Did you know that you could opt out of your Student Health and/or Dental Plan?

Answered: 248 Skipped: 83



Answer Choices	Responses
Yes	87.9% 218
No	12.1% 30
<b>Total</b>	<b>248</b>

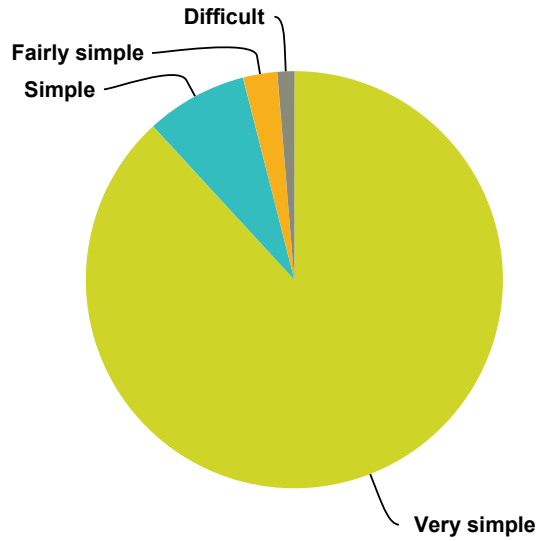
## Q17 Did you opt out of the Health and/or Dental Plan this year?

Answered: 218 Skipped: 113

Answer Choices	Responses
Yes	34.9% 76
No	65.1% 142
Not sure	0.0% 0
<b>Total</b>	<b>218</b>

## Q18 How was the opt-out process? Was it:

Answered: 76 Skipped: 255



Answer Choices	Responses	
Very simple	88.2%	67
Simple	7.9%	6
Fairly simple	2.6%	2
Difficult	1.3%	1
Very difficult	0.0%	0
<b>Total</b>		<b>76</b>

## Q19 In your opinion, how important are the following health benefits currently covered by the Plan:

Answered: 172 Skipped: 159

	Very important	Somewhat important	Not very important	Not at all important	Total
Prescription Drugs	73.8% 127	19.8% 34	3.5% 6	2.9% 5	172
Vision Care	77.3% 133	15.7% 27	4.1% 7	2.9% 5	172
Travel Health Coverage	50.6% 87	32.6% 56	13.4% 23	3.5% 6	172
Health Practitioners	68.0% 117	23.3% 40	5.8% 10	2.9% 5	172

**Q20 In your opinion, how important are the following dental benefits currently covered by the Plan:**

Answered: 172 Skipped: 159

	Very important	Somewhat important	Not very important	Not at all important	Total
Checkups and Cleanings	85.5% 147	9.3% 16	2.3% 4	2.9% 5	172
Fillings	79.1% 136	11.6% 20	5.8% 10	3.5% 6	172
Root Canals	71.5% 123	15.7% 27	7.0% 12	5.8% 10	172
Wisdom Teeth Removal	74.4% 128	14.0% 24	7.0% 12	4.7% 8	172

**Q21 Is there anything you would like to see covered by the Plan in future years that is not currently covered?**

Answered: 248 Skipped: 83

Answer Choices	Responses
Not sure	8.1% 20
No	86.7% 215
Yes (please specify):	5.2% 13
<b>Total</b>	<b>248</b>

**Q22 Overall, how important do you feel the Health & Dental Plan is to you personally? Would you say it is:**

Answered: 248 Skipped: 83

Answer Choices	Responses
Very important	62.5% 155
Somewhat important	20.2% 50
Not very important	8.5% 21
Not at all important	8.9% 22
<b>Total</b>	<b>248</b>

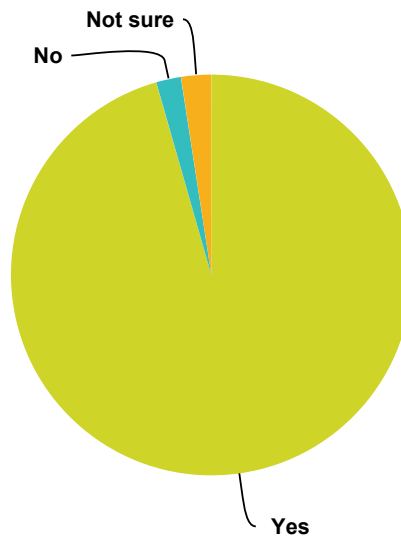
**Q23 If adjustments are required in the future, due to such factors as inflation, which of the following options would you choose for the SU Plan:**

Answered: 248 Skipped: 83

Answer Choices	Responses	
Increase the cost of the Plan in order to increase the level of coverage	29.8%	74
Increase the cost of the Plan only as much as necessary to maintain the current coverage	47.6%	118
Maintain the current cost of the Plan, even if that requires a decrease in coverage	14.1%	35
Decrease the cost of the Plan and decrease coverage	8.5%	21
<b>Total</b>		<b>248</b>

**Q24 Do you think the SU should continue to provide the Health & Dental Plan?**

Answered: 248 Skipped: 83



Answer Choices	Responses	
Yes	95.6%	237
No	2.0%	5
Not sure	2.4%	6
<b>Total</b>		<b>248</b>

## Q25 Have you downloaded the ihaveaplan mobile app?

Answered: 248 Skipped: 83

Answer Choices	Responses
Yes	12.5% 31
No	87.5% 217
<b>Total</b>	<b>248</b>

## Q26 How many claims have you made through the mobile app?

Answered: 31 Skipped: 300

Answer Choices	Responses
0	48.4% 15
1-3	45.2% 14
4-6	0.0% 0
7-10	3.2% 1
10+	3.2% 1
<b>Total</b>	<b>31</b>

## Q27 How would you rate your claiming experience with the ihaveaplan mobile app? Would you say you were:

Answered: 16 Skipped: 315

Answer Choices	Responses
Very satisfied	43.8% 7
Somewhat satisfied	37.5% 6
Somewhat unsatisfied	12.5% 2
Very unsatisfied	6.3% 1
<b>Total</b>	<b>16</b>

## Q28 Which age category do you fall under?

Answered: 331 Skipped: 0

Answer Choices	Responses	
Under 18	0.6%	2
18 to 21	62.8%	208
22 to 25	26.9%	89
26 to 29	6.0%	20
30 to 35	1.8%	6
36 to 39	1.2%	4
40 and older	0.6%	2
Decline to answer	0.0%	0
<b>Total</b>		<b>331</b>

## Q29 And finally, do you have any comments or feedback about the Health & Dental Plan that you would like to provide?

Answered: 331 Skipped: 0

Answer Choices	Responses	
No	95.5%	316
Yes	4.5%	15
<b>Total</b>		<b>331</b>



## 5.0 RECOMMENDATIONS

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studentcare.net/works presents the following recommendations to the SU Executive for consideration:

1. The majority of students surveyed appear to be satisfied with their current coverage, but if the SU is considering restructuring benefits, the most value should be placed on increasing prescription drugs and vision coverage, as well as dental coverage, as these were the benefits most students reported they would like to see increased.
2. As indicated by students' feedback, the majority of respondents felt that they would consider an increase in the cost of the Plan in order to maintain their level of coverage. Many were also open to an increase in the cost of the Plan in order to increase the current coverage. Less than a quarter of students wished to decrease coverage of the Plan to either maintain or decrease cost. The SU can take these figures into account if and when considering changes to Plan fees and overall structure.
3. To reflect student preferences on how they would like to receive information, the SU should consider targeted electronic communication. Though respondents find the Plan Reference Guide to be a useful source of information, the Plan could also be promoted more widely through electronic means, especially through email, which is the second most popular method students use to learn about the Plan. At least two thirds of respondents who already receive emails find the information to be useful and over half of respondents reported accessing the website to find out information about their Plan, displaying a general enthusiasm for electronic communication.
4. The responses from students regarding the ihaveaplan mobile app suggest that more could be done to promote the app to Plan members. Though only a small percentage of respondents reported downloading the app, over half of those that did had positive experiences, suggesting that the app could become a useful and more popular method of claims submission for SU members in the future.
5. Some respondents chose to leave comments at the end of the survey, the full list of which is included in Appendix A. To summarize, students asked for increased communication about Change-of-Coverage deadlines (specifically through email) and increased prescription drug coverage. The SU can take these comments into account when adjusting the Plan to best meet future students' needs and wishes.

## APPENDIX A – SURVEY COMMENTS

### Question 5

How did you find out about the Plan?

Other (please specify)

- 1 Mom
- 2 Cousin
- 3 Advisor
- 4 Google

### Question 15

Are you already covered by your:

Other (please specify):

- 1 Blue Cross
- 2 Individual coverage
- 3 Individual plan

### Question 21

Is there anything you would like to see covered by the Plan in future years that is not currently covered?

Yes (please specify):

- 1 Glasses
- 2 Laser Surgery
- 3 Massages
- 4 Therapists, dentists
- 5 Complete vision and dental
- 6 Coverage in Dental, Sealant.
- 7 Mental health
- 8 Prescriptions higher coverage
- 9 Prescription Glasses, Prescription Drugs
- 10 Braces
- 11 Physiotherapy, Acupuncture, Nutrition, Mental health
- 12 Dental
- 13 Massage

### Question 29

And finally, do you have any comments or feedback about the Health & Dental Plan that you would like to provide?

Yes

- 1 That the coverage be made better
- 2 Try to have as much coverage as you can.
- 3 The mobile app is very useful.
- 4 Can students over 35 who are no longer covered under their parents' plan use the student plan? When you opt out, you need to pay for it then they refund you. Please have a better explanation for this system.
- 5 Be more user friendly.
- 6 Don't have access to receive the receipt online.
- 8 Choosing what coverage suits you best so that you can pay more for that specific coverage.

- |    |   |
|----|---|
| 9  | Very helpful and useful.  |
| 10 | The app crashes   |
| 11 | Having difficulty in contacting your number   |
| 12 | I think the opt out option should also be available for a student that doesn't want to pay for or have it...            |
| 13 | Make the claiming process clear   |
| 14 | Provide android app   |
| 15 | Wasn't aware of the opt-out deadline. If it's possible to be aware of it through university email, that would be great. |







**ihaveaplan.ca**

[studentcare.net/works](https://studentcare.net/works)

1134 St. Catherine Street West, Suite 700  
Montreal, Quebec H3B 1H4

# SU HEALTH & DENTAL PLAN

## Final Report to Health & Dental Plan Committee April 2015

1. Confirmed Premiums
2. Benefit Changes & Reserve Fund Contribution: to be finalized

### 1. Projected Premiums for 2015-16, With Current Coverage

#### PREMIUM COMPARISON: 2014-15 vs 2015-16

Plan Premiums 2015-2016 (confirmed by Desjardins)	\$ 106.81	\$ 110.36	\$ 217.17
Current Plan Premiums (2014-15)	\$116.40	\$111.00	\$227.40
Percentage Change	-8%	-1%	-5%

#### PLAN FEE SUMMARY: 2014-15

	Health	Dental	Total
<b>Current Plan Fees (2014-15, as assessed to students*)</b>	<b>\$ 118.00</b>	<b>\$ 116.50</b>	<b>\$ 234.50</b>
Plan Premiums (2015-2016)	\$ 106.81	\$ 110.36	\$ 217.17
U of A 0.25% Admin Fee	\$ 0.30	\$ 0.29	\$ 0.59
Difference between Plan Fee & Plan Premiums	\$ 11.19	\$ 6.14	\$ 17.33

*The Difference between Plan Fees & Plan Premiums is entirely the property of the SU, to be used for health and dental plan purposes at SU discretion within in the restrictions of the original referendum to implement the Plan, and any relevant bylaws or policies.*



## 2. Benefit Improvements for Committee Discussion and Decision

Using the recent survey conducted in February 2015, which gathered important feedback and identified priorities of SU members, the Committee met in March and determined that a combination of benefit changes and contribution to the reserve fund best met the priorities of the SU and its members.

As follow-up to this meeting, further benefit costing and fine-tuning were requested and are proposed for discussion below:

<b>Possible Amount to be Allocated to Benefit Improvements*</b> Per Plan Member	<b>+/- \$12.33</b>
<b>Recommended Contribution to Reserve Fund for 2015-16</b> Per Plan member, based on established patterns & long-term goals	<b>\$5.00</b>
<i>2014-15 per Plan Member contribution to reserve fund (as comparison):</i>	<i>\$6.51</i>

### PLAN BENEFIT OPTIONS FOR COMMITTEE DECISION Estimated Cost Impact

A.	Increase the dispensing fee cap for eligible prescription drugs to <b>\$8 per prescription</b> (from \$5 current)	\$ 4.94
B.	Remove the dispensing fee cap for eligible prescription drugs (currently \$5 per prescription)	\$ 6.91
C.	Increase coverage from Health Practitioners from \$20 per visit to <b>\$40 per visit</b> , with \$300 Annual Maximum (as per current)	\$ 7.90
D.	Increase coverage for Psychology from \$20 per visit to <b>80%</b> , with <b>\$400 Annual Maximum</b> (\$300 currently)	\$ 3.95
E.	Increase coverage for Psychology from \$20 per visit to <b>80%</b> , with <b>\$500 Annual Maximum</b> (\$300 currently).	\$ 5.43
F.	Increase coverage for Psychology from \$20 per visit to <b>80%</b> , with <b>\$600 Annual Maximum</b> (\$300 currently).	\$ 7.11

These costs have been negotiated and accepted by the insurer as of 4/20/15.

#### Possible Benefit Combinations, Based on Priorities identified at March HDPC Meeting :

A + C	\$ 12.83
B + E	\$ 12.34
C + D	\$ 11.85
A + F	\$ 12.04
A + E	\$ 10.36



SC.15.01.03



Cory Hodgson &lt;cory.hodgson@su.ualberta.ca&gt;

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**re: UASU Health and Dental Plan Committee Meeting, April 24th @ 2PM**

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**Kristin Foster** <kristin@studentcare.net>

Thu, Apr 23, 2015 at 12:47 PM

To: Nicholas Diaz <nicholas.diaz@su.ualberta.ca>, Cory Hodgson <cory.hodgson@su.ualberta.ca>, Hyunsoon Um <karen.shin@hotmail.com>, Janelle Schroder <jnschrod@ualberta.ca>, Marc Dumouchel <marc.dumouchel@su.ualberta.ca>, Peter Ta <peter.ta@su.ualberta.ca>, Sean Boisson <boisson@ualberta.ca>  
Cc: Cody Bondarchuk <cody.bondarchuk@su.ualberta.ca>, Vivian Kwan <vkwan1@ualberta.ca>

Hello Everyone,

Here is some background information for your review before (or during) our meeting tomorrow.

**Agenda Item #1 : Coverage Changes**

Attached is my updated report on the benefit changes that you will be finalizing on Friday.

Based on our discussions in March (and survey results), I focused primarily on the areas of prescription drugs and mental health.

All the pricing has now been confirmed by the insurer, and several valuable options are workable. A tough but fun decision to be making.

To provide background info and context about student priorities, I am also including here a PDF of the SU Health & Dental Plan Survey Report, which I provided paper copies of last time. And an email from a student on the importance of mental health issues (which I share anonymously with their permission).

Finally, I am pleased to announce the upcoming launch of our Studentcare Online Psychology Network.

The Online Psychology Network is an important new part of our national Mental Health Initiative, and is being launched independent of any benefit changes you may be considering (although it is timely). At the meeting, I'll explain a bit more about how this Network will "stretch" health plan dollars, no matter what coverage level you decide, while at the same time improving access via secure video conferencing.

**Agenda Item #2: Automatic Enrolment of January Students**

In 2009, following a successful referendum to implement the Plan held in March we had only a few months (until August) to get the University on board to assess the fee AND adapt to our data-sharing system that makes it possible for opt outs to be credited directly to a student's account.

At that time, the Registrar's Office and Financial Services stated that they could only accommodate the programming of one fee amount, i.e. the full-year fee assessed in September. If we wanted to allow new students enrolling in January to pay a pro-rated fee (for coverage until the end of the policy year in August), then we had to do it ourselves. So Studentcare created a process to allow new January students to optionally self-enrol directly through us and pay by cheque or paypal etc not through student fees. However only about 150 out of 1000 new January students self-enrol. Given the normal opt out rate of 31% we would expect to see far more students choosing to be enrolled.

The issue has always been that it is difficult to effectively inform January students of their right to enroll because they are not included in the data-sharing agreement that we have with the University: they are not assessed, so we don't have access to their email addresses. We do undertake various outreach initiatives through Winter Orientation, ads in The Gateway, ads on SUTV, etc. but those are all passive rather than an individually addressed email to each eligible student's [ualberta.ca](http://ualberta.ca) account. Therefore, the onus is essentially on the new January student to notice, within the first 3 weeks of class, the absence of a fee on their tuition statement and be proactive. In contrast, students starting in September clearly see the Plan Fees on Bear Tracks and receive 2-3 emails about the Plan coverage and option to opt out, before the deadline (in addition to all of the advertising and Orientation events etc).

This project started at the request of William Lau, when he was VP Student Services and received some requests about this. It has been simmering on the backburner while I ironed out the operational programming details with key U of A staff. Now, the decision is whether to formally proceed and put this forward as a new fee applying only to January students. FYI: over the past year the GSA got on board and have also passed this motion at their Council, to proceed with implementation for January 2016.

In summary, the self-enrolment system is not Studencare's "gold standard" but it works. We can certainly continue with this system, if there are any underlying reasons or political challenges that preclude introducing a new fee at this time. However, new students enrolling in January would be more fairly served if given equal access to the Plan, including communication and opt out process, as students starting in September.

Best,

Kristin

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**From:** Nicholas Diaz [mailto:[nicholas.diaz@su.ualberta.ca](mailto:nicholas.diaz@su.ualberta.ca)]

**Sent:** Monday, April 20, 2015 12:19 PM

**To:** Cory Hodgson; Hyunsoon Um; Janelle Schroder; Kristin Foster; Marc Dumouchel; Peter Ta; Sean Boisson

**Cc:** Cody Bondarchuk; Vivian Kwan

**Subject:** Re: UASU Health and Dental Plan Committee Meeting, April 24th @ 2PM

Hi all,

[Quoted text hidden]

[Quoted text hidden]

**4 attachments**



**SU U of A 2015-16 Benefit Changes for Committee Decision, April 2015.pdf**

46K



**student concern\_mental health coverage\_NOV2014.pdf**

24K



**Studentcare Psychology Network Intro\_AB\_April 2015.pdf**

40K



**UASU Health & Dental Plan\_Survey Report\_March 2015.pdf**

241K

**2015/16 Students' Council Meeting Schedule:**

Tuesday, May 5, 2015	NRE 1 003
Tuesday, May 19, 2015	NRE 1 003
Tuesday, June 2, 2015	NRE 1 003
Tuesday, June 16, 2015	NRE 1 001
Tuesday, June 30, 2015	NRE 1 001
Tuesday, July 14, 2015	NRE 1 001
Tuesday, July 28, 2015	NRE 1 001
Tuesday, August 11, 2015	NRE 1 001
Tuesday, August 25, 2015	NRE 1 001
Tuesday, September 15, 2015	ETLC E2 002
Tuesday, September 29, 2015	ETLC E2 002
Tuesday, October 13, 2015	ETLC E2 002
Tuesday, October 27, 2015	ETLC E2 002
Tuesday, November 2, 2015	ETLC E2 002
Tuesday, November 17, 2015	ETLC E2 002
Tuesday, December 1, 2015	ETLC E2 002
Tuesday, January 5, 2015	ETLC E2 002
Tuesday, January 19, 2015	ETLC E2 002
Tuesday, February 2, 2015	ETLC E2 002
Tuesday, February 9, 2015	ETLC E2 002
Tuesday, February 23, 2015	ETLC E2 002
Tuesday, March 8, 2015	ETLC E2 002
Tuesday, March 22, 2015	ETLC E2 002
Tuesday, April 5, 2015	ETLC E2 002

# STUDENTS' COUNCIL

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Monday April 27, 2015  
Telus 150

## **VOTES AND PROCEEDINGS (SC 2015-00)**

### **2015-00/1     ELECTION OF A SPEAKER**

Meeting called to order at 6:04 PM.

#### **2015-00/1a**     President Khinda appointed as Speaker for the duration of Speaker elections.

Due to a shortage of confidentiality agreements, all Councillors instead agreed verbally not to share any information or discussion occurring during the Speaker election outside of Council.

FAROOQ MOVES to move in camera.  
Motion CARRIED.

ZHANG/FLAMAN MOVE to move ex camera.  
Motion CARRIED.

The Speaker of Students' Council for the 2015-2016 year will be Saadiq Sumar.

### **2015-00/5     GENERAL ORDERS**

#### **2015-00/5a**     KHINDA/ZHANG MOVE to allow Councillor Zhang to sit as a member of Students' Council while working as the External Policy Information Officer for the Department of Research and Political Affairs within the Students' Union.

*Two potential conflicts were discussed: when the EPIO does research for executives on something they are bringing to Council, and if Councillors have the opportunity to speak individually to the public or media about an advocacy issue the Councillor could not, due to their position as a staff member, do so.*

*These conflicts were generally considered to be not a problem in*

*practice.*

*With so few returning Councillors, Council was keen to avoid losing an experienced and involved Councillor.*

Motion CARRIED  
Abstentions – Zhang

*Concern over Council's ability to consider such a motion before being officially sworn in after May 1 addressed. Motion may have to be reconsidered at the next meeting.*

RAHMAN MOVES to suspend Standing Orders to skip 15 minute recess.  
Motion CARRIED.

**2015-00/2     ANNUAL MEETING SCHEDULE**

**2015-00/2a**     FLAMAN/LEWIS MOVES to adopt proposed meeting schedule.  
  
Motion CARRIED.

**2015-00/3     NOMINATIONS TO COUNCIL MEETINGS**

**2015-00/3a     **Audit Committee****

Ben Angus  
Sam Cheng  
Umer Farooq  
Ahona Mostafiz  
Robyn Paches  
Thomas Patrick  
Hannah Schlamp

**Finance Committee**

Levi Flaman  
Alex Kwan  
Charles Lewis  
Robyn Paches  
Kevin Wang  
Jane Yu  
Omar Yusuf

**Nominating Committee**

Annie Duan  
Kevin Wang  
Sandy Xu  
Omar Yusuf  
VACANY

**Bylaw Committee**

Justis Allard  
Cody Bondarchuk  
Brandon Christensen  
Annie Duan  
Thomas Patrick  
Ben Thronson  
Bo Zhang

**Council Administration Committee**

Ben Angus  
Jared Burton  
Victoria Dejong  
Kevin Wang  
Bo Zhang

**Policy Committee**

Ben Angus  
Jared Burton  
Ashima Chandan  
Victoria Dejong  
Hannah Schlamp  
Jason Wang

**2015-00/4     INFORMATION ITEMS**

**2015-00/4a    COUNCILLOR FAROOQ:** *"I would like to formally resign from my position on next year's (2015-2016) Students Council as I will be unable to fulfill my duties as a councillor due to other commitments (being the President of an SRA/FA)."*

**Meeting Adjourned 9:49 PM**

