

STUDENTCARE & THE SU H&D PLAN

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PRESENTED BY COLTEN YAMAGISHI

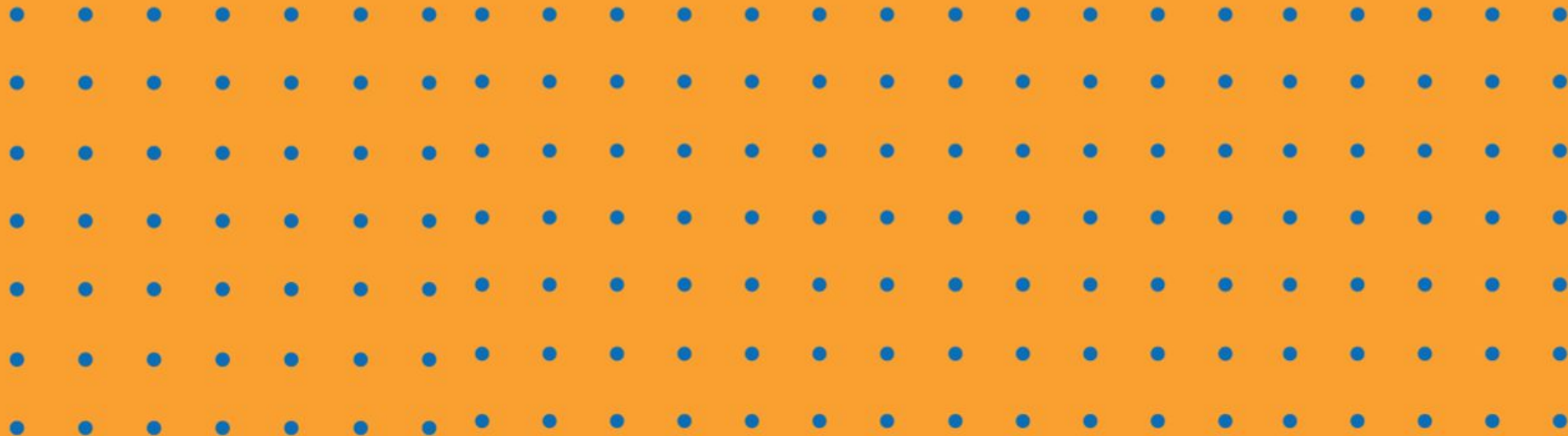


AGENDA

- ◆ 1. Our Story
- ◆ 2. Our Relationship
- ◆ 3. Our Services
 - ◆ A. Member Services
 - ◆ B. Communications
 - ◆ C. Reporting
 - ◆ D. Networks
- ◆ 4. Looking Forward

OUR STORY

1



Changing the
Face of
Student
Health

For Students
With Students
By Students

From Startup
to Market
Leader

YOUR STUDENTCARE SUPPORT TEAM



Kristin Foster
Director, Partnership &
Development



Del Pereira
Director, Partnership &
Development



Sophia Haque
Director, Partnership &
Development



Lev Bukhman
President & CEO



Alex Golovko
Program Manager



Bahareh Jokar
Program Manager



Azim Wazeer
Program Manager



Kirsten Le Moyne
Chief Privacy Officer
Director, Data & Integration



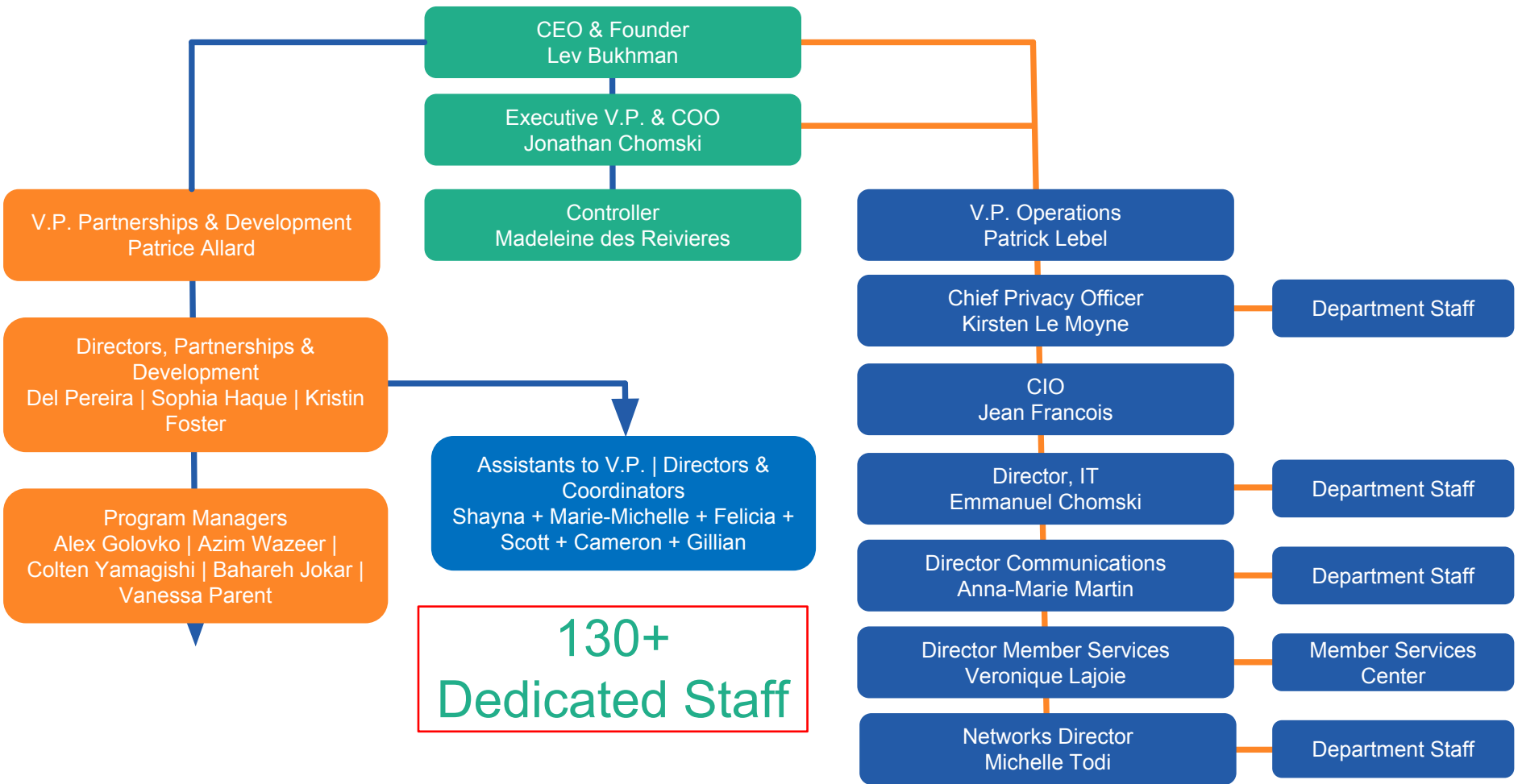
Diana Alves
Director, Marketing



Colten Yamagishi
Program Manager



Vanessa Parent
Program Manager



130+
Dedicated Staff

Studentcare: Quick Facts



Years
Experience

Founded in 1996, we are the **leading provider** of student health plan in Canada.



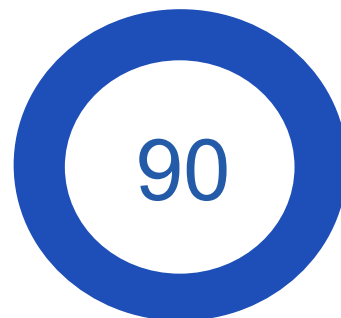
Partner
Institutions

We are well respected amongst your peers. We partner with **75 institutions** & **90 associations** across Canada.



Network
Savings

We saved our members **\$15 Million Dollars** annually through our exclusive network.



Partner
Associations

We continued to be a trusted partner. Over **100,000+** new members joined Studentcare in 2016-2017 alone.



Serving over
900,000
Students across Canada

Experience

Understanding
Student Specific
Issues

Track Record

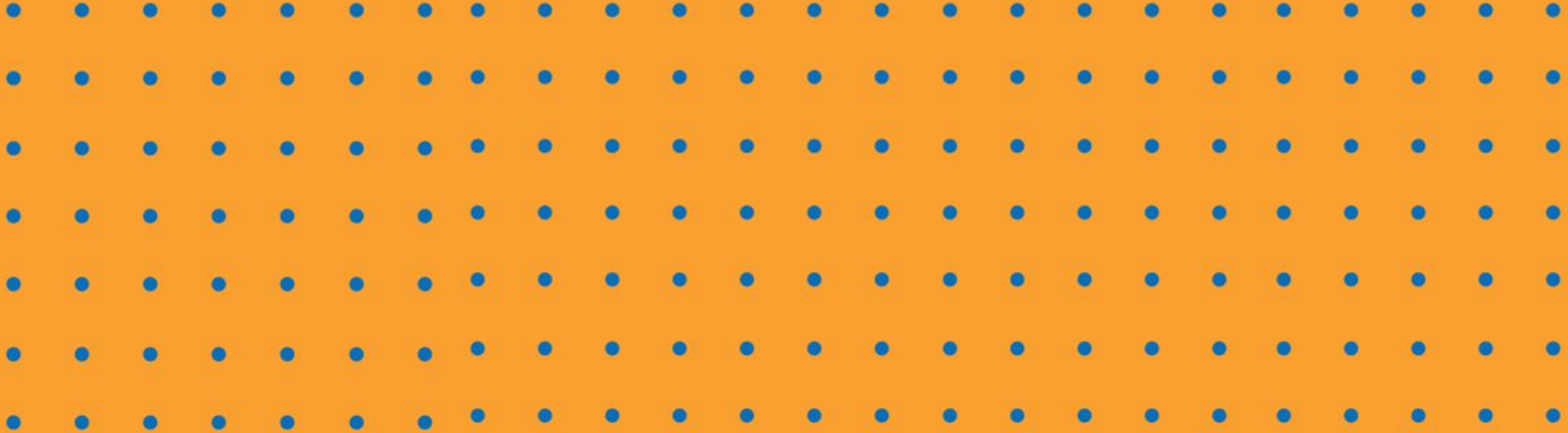
Supporting
Initiatives
(ASLS, Antifreeze)

Results

The Preferred
Choice for Student
Associations
Across Canada

OUR RELATIONSHIP

2



2009

Plan Launch: 1st Universal Opt-Out in Western Canada

2012

Insurer Marketing Process saves students over \$1 million

2014

Studentcare contributes to SUB Renovation and Bill Smith Room

2015

Studentcare and the SU partner to increase Mental Health Coverage

2016

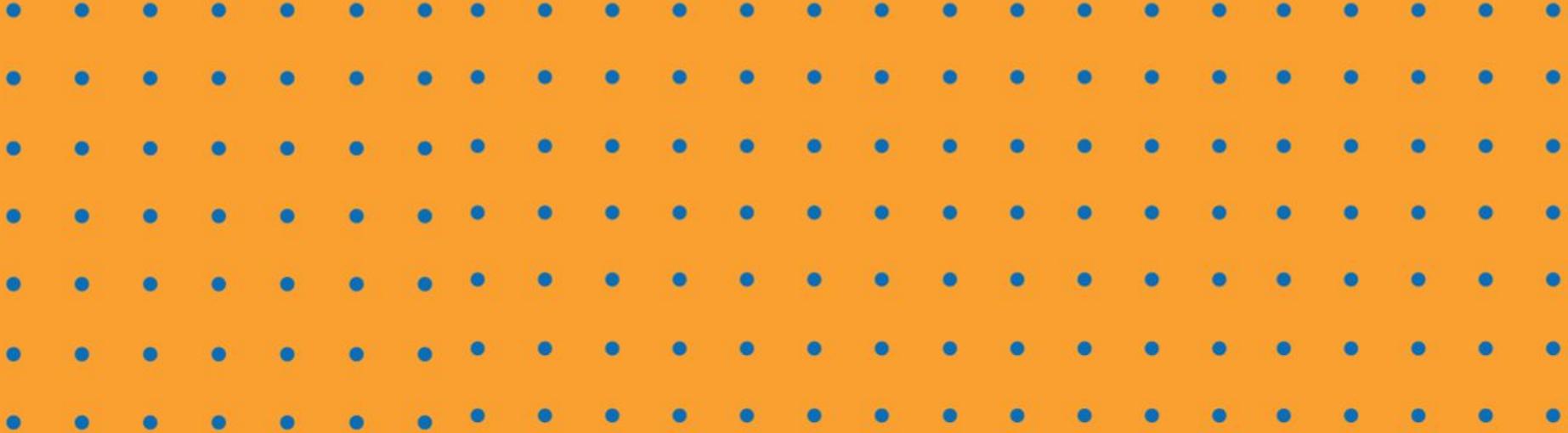
Increase of Dental Network Discount from 20% to 30%

2017

Studentcare becomes title sponsor of Alberta Student Leadership Summit

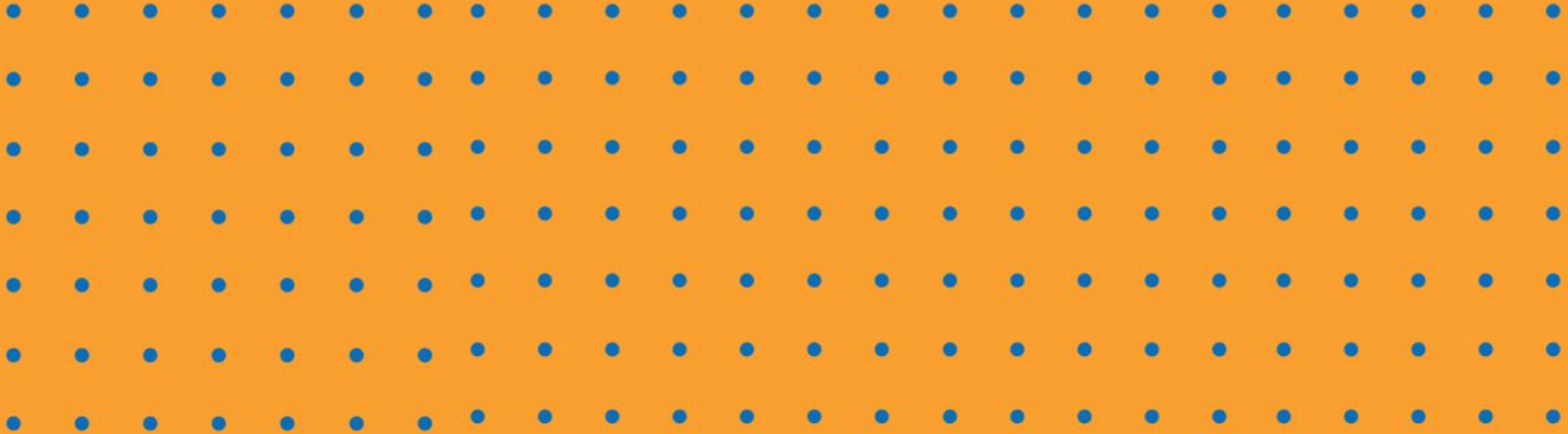
OUR SERVICES

3



MEMBER SERVICES

3A

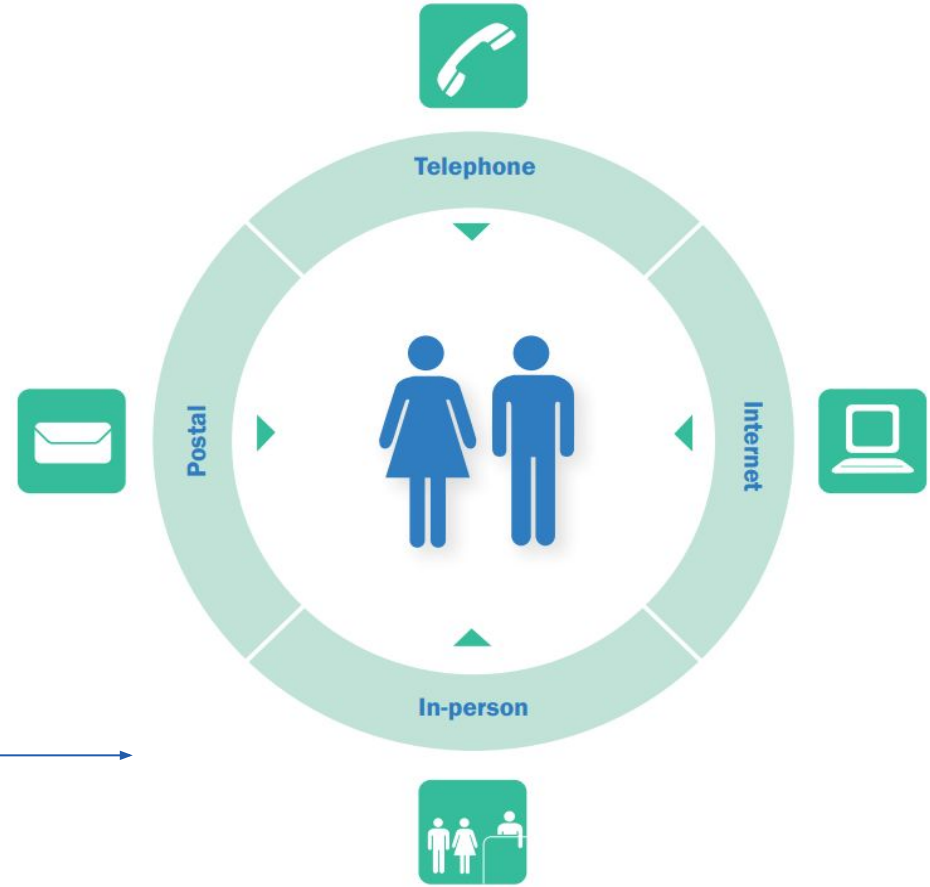




We manage the
Health and Dental Plan
Student Experience



Serving SU
members in the
medium of their
choice



A Seamless Service Experience



MEMBER SERVICES CENTRE – Open 9am-5pm to address student questions and concerns




INTEGRATED SOLUTIONS – CRM system helps track all interactions with students



REAL-TIME OPT-OUT & ENROLMENT – Available during the change-of-coverage period



MOBILE APP – Easy claiming & Plan information

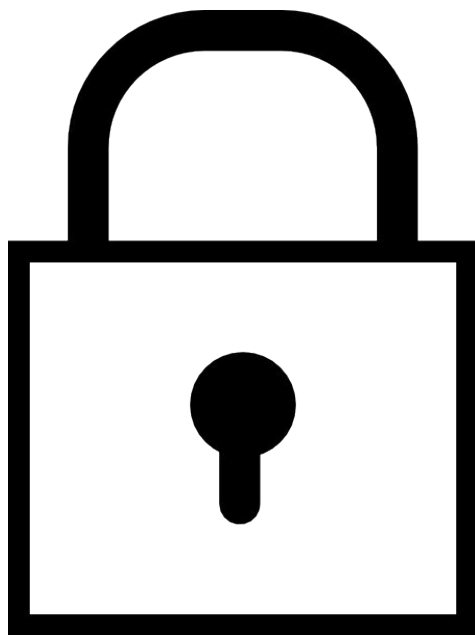


Only provider to have a
Dedicated Call Centre
With customized service for
SU Members



Fully INTEGRATED SAGE CRM System

- ✓ All **interactions**, regardless of source, are logged. This includes phone calls, emails, live chats, etc.
- ✓ Cases are **automatically assigned** to the individual student's file, which permits seamless integration of service platforms.
- ✓ Each interaction generates a new **open case**, or **resets the case marker** and reopens an existing case if the inquiry is relevant to a previous inquiry.



Privacy & Data Protection

- Only provider reviewed positively by Provincial Privacy Commissioners
- All data encrypted and stored in on-site servers at our Montreal office

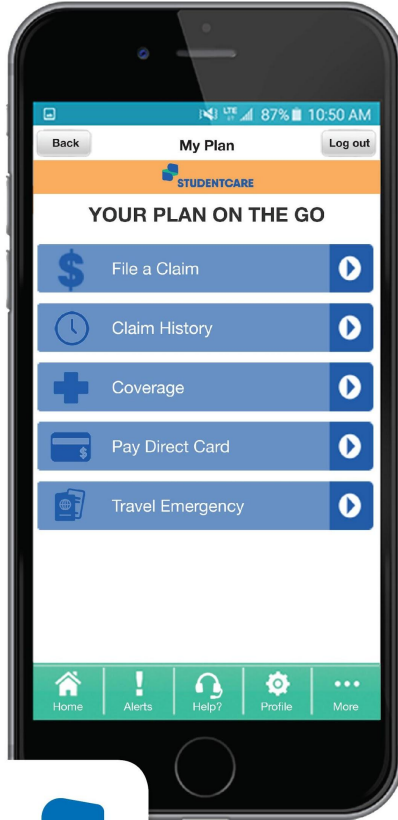
Over **130,000**
claims processed
through the
Studentcare app

DOWNLOAD THE APP

Search **studentcare mobile**
to download now!



mobile.studentcare.ca



MAIN FEATURES

Quick Claiming & Reimbursement

Take pictures of your receipts, submit your claim, have your claim quickly processed, and receive a refund by direct deposit.



Claim History

Never wonder about past claims or reimbursement details again. Your personal history is located in one handy, secure place.



Coverage

Access a quick summary of your Plan's coverage.



Electronic Pay-Direct Card

Use the electronic Pay-Direct Card when visiting a pharmacist or health practitioner that offers the pay-direct service; the pharmacist or health practitioner will be able to process your claim automatically.



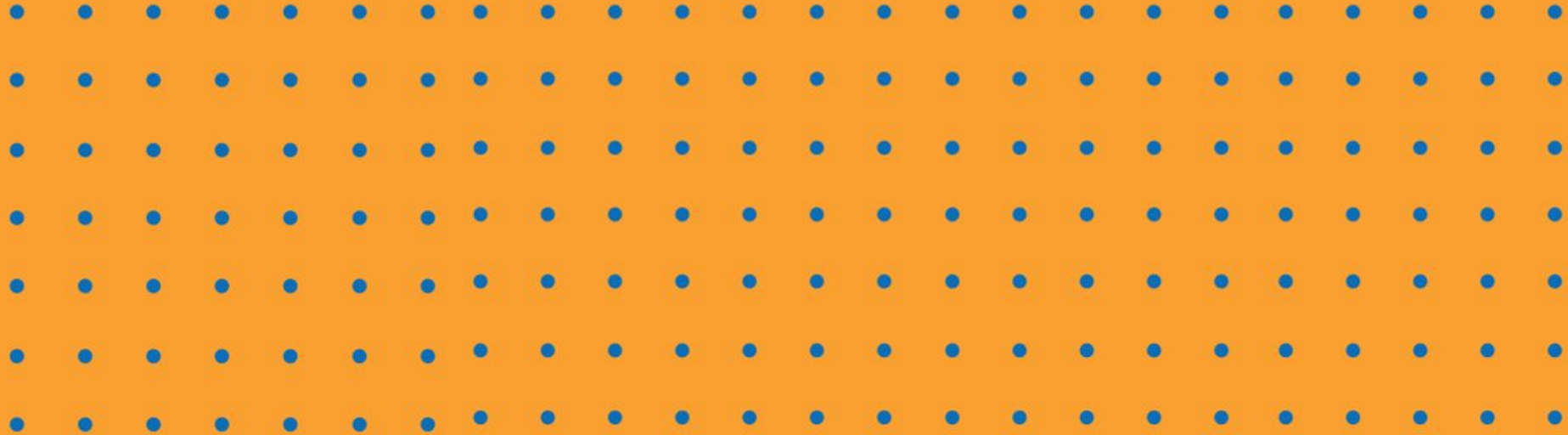
Travel Emergency

Don't worry about misplacing or forgetting your emergency travel contact information while abroad. This app stores it for you!

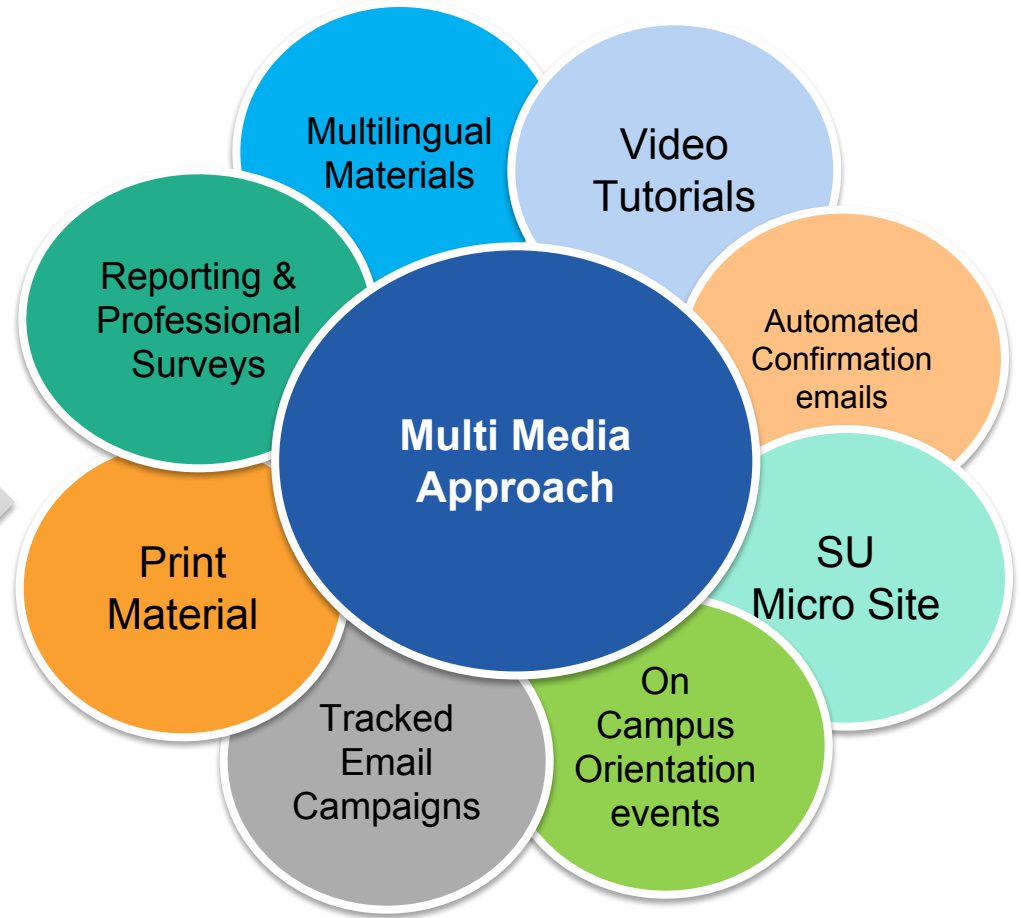


COMMUNICATIONS

3B



In-House Communications Team



Fair PharmaCare

CHAT NOW!

LIVE CHAT

ONE **CLICK** NAVIGATION

EASY Access to Locate Network Practitioners

CLAIMING MADE EASY

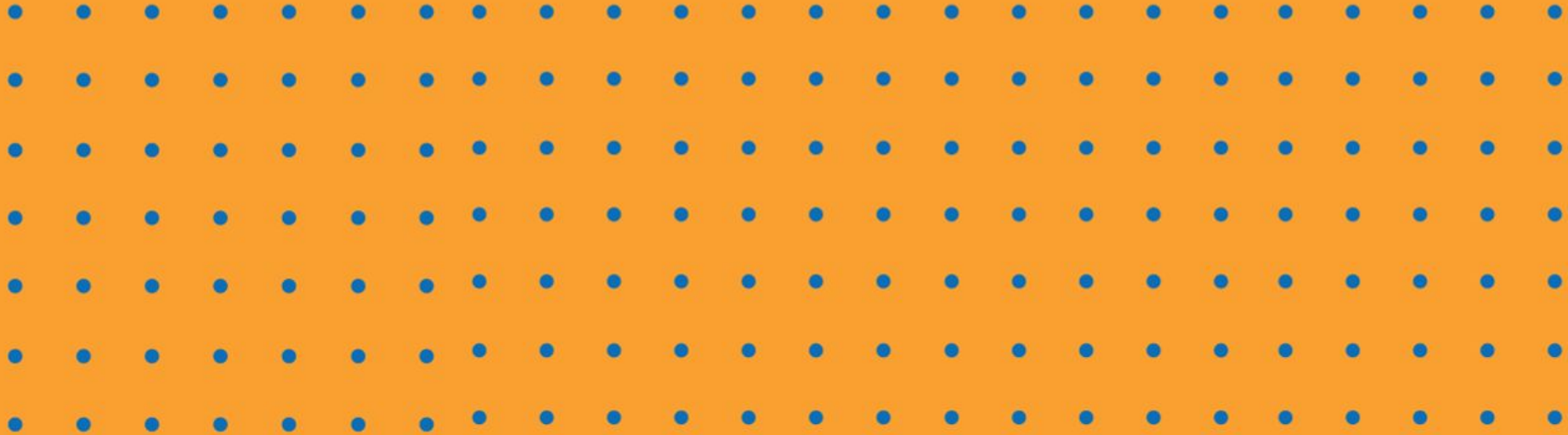
Live Online Opt-Out

ALL DOCUMENTS IN ONE PLACE

RICH MEDIA

VIDEO TUTORIALS TO GUIDE STUDENTS

REPORTING & CONSULTING



Reporting & Surveys

- Accurate & transparent
 - Macro-level analysis of healthcare trends
- Ability to forecast and set long-term direction using student feedback
- Provides an evaluation of our student services and communications



ACCOUNTABILITY

Studentcare National Mental Health Survey



“More counselling hours, more advertising of resources.”

SURVEY REPORT
SURVEY ON THE STIGMATIZATION OF MENTAL
ILLNESS IN THE STUDENT COMMUNITY

MAR - 2016



“More qualified counsellors”

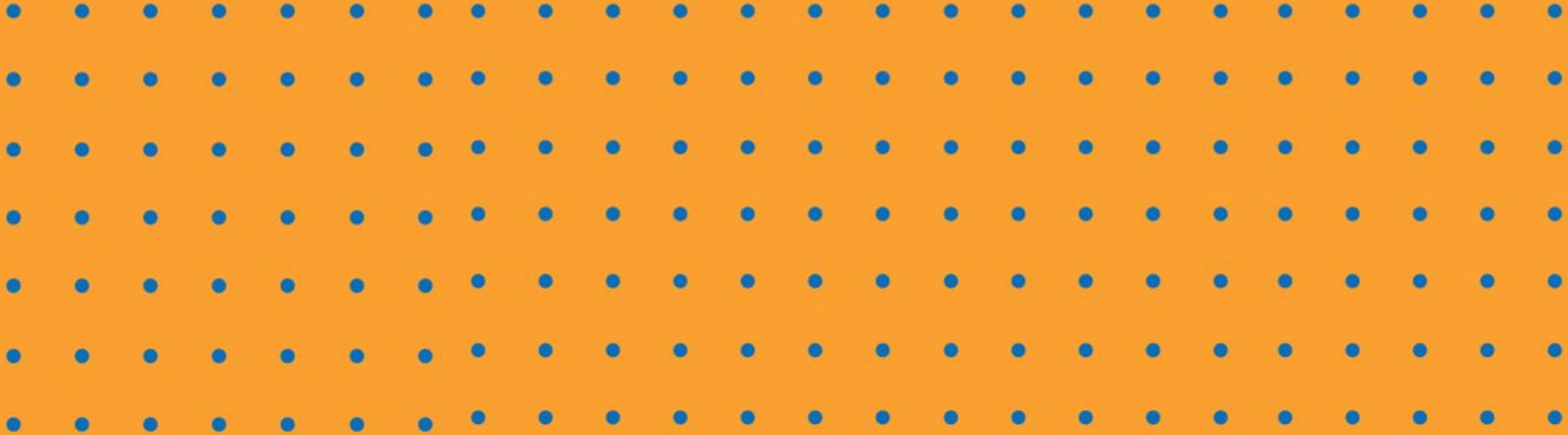
“More advertising throughout the year”



“Increased peer acceptance of those who need support”

NETWORKS

3D

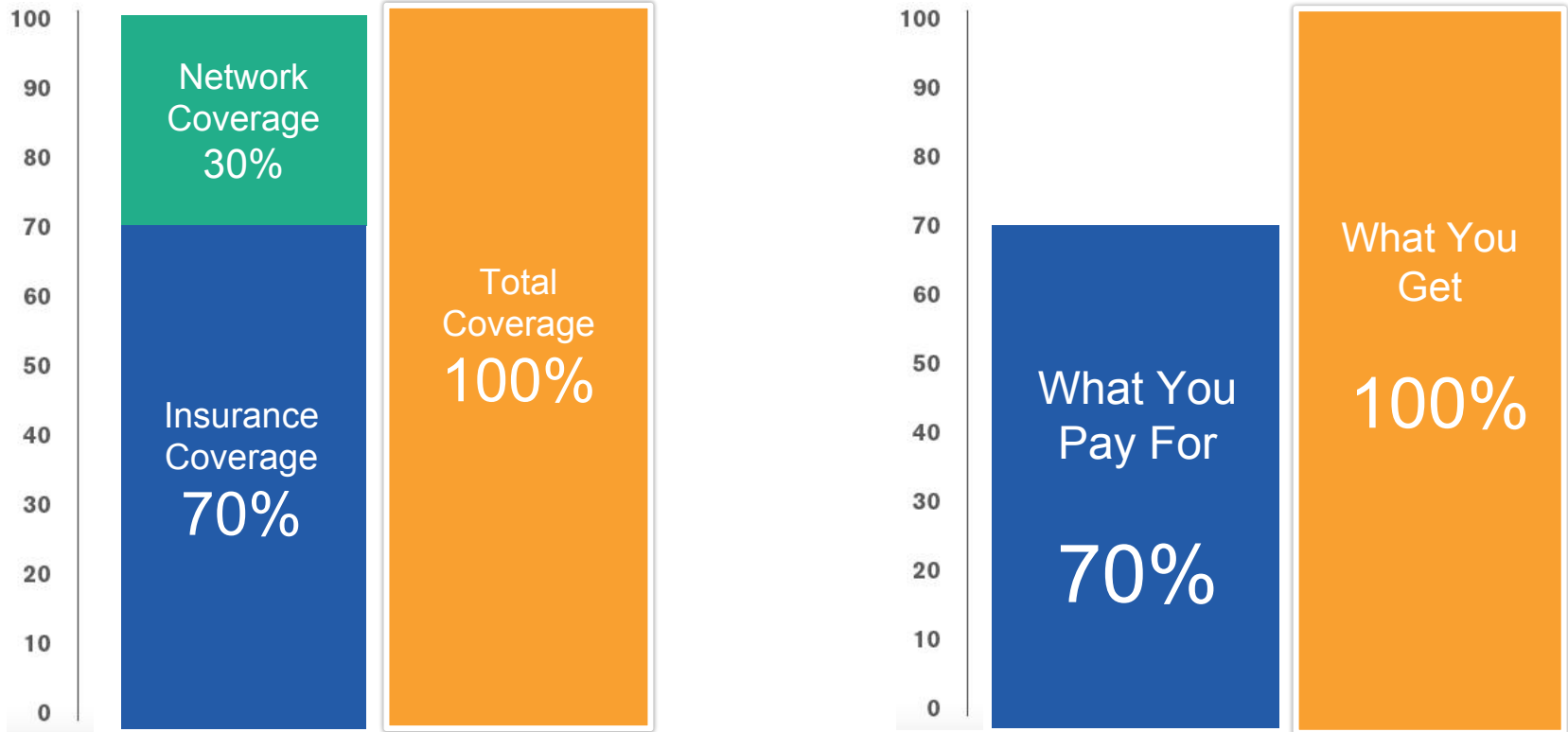




NETWORKS - SAVING STUDENTS MONEY

- We **PIONEERED** this concept for student Health & Dental Plans
- Proprietary Program, with informed practitioners
- **4,000** across Canada, \$15 million in annual savings nationwide

Dental Network in Action: Preventative Services



Pharmacy Network



REXALL'S EXCLUSIVE SAVINGS FOR STUDENTS

**10%
off**

10% off your prescription drug costs (up to a maximum of \$40)

Simply present a copy of your Pay-Direct Card to your Rexall pharmacy and your pharmacist will process your claim immediately.

**20%
off**

20% off on regularly priced Rexall brand products

Includes Be Better, KIT, Nosh & Co., Rose & Robin, and Savvy Home, when you present your Rexall Exclusive Savings Card and your valid Student ID card at time of purchase.*

Our **EXCLUSIVE** Psychology Network

in partnership with  **PSYVITALITI**

Access a **PSYCHOLOGIST ONLINE**

with the new  Studentcare Psychology Network

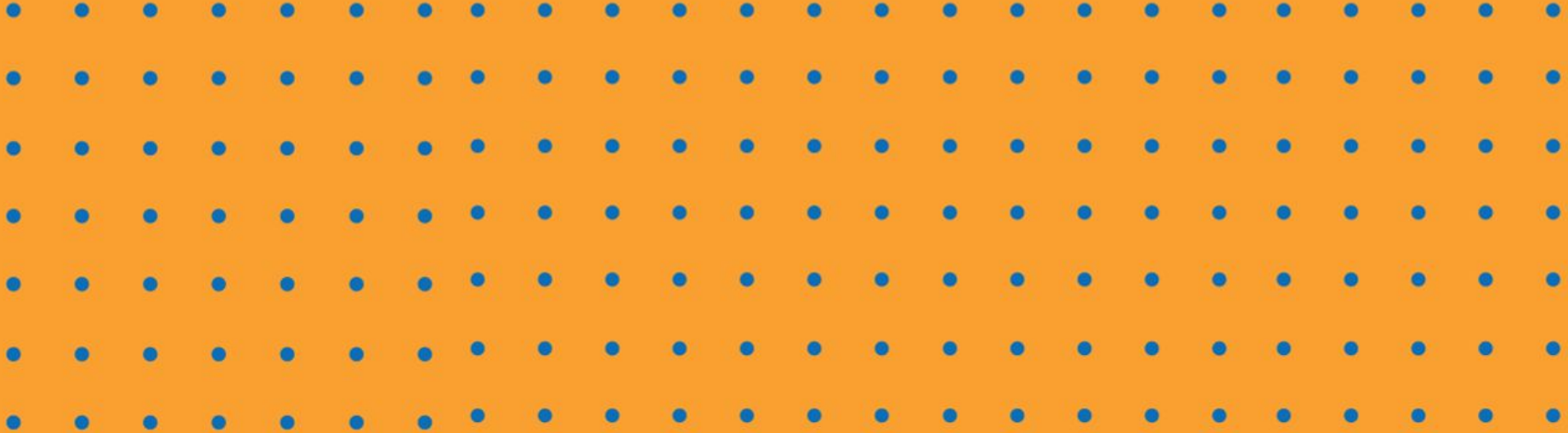
See a licensed psychologist online with PsyVitaliti. You can connect from the comfort of your own home via secure video conferencing on your computer, smartphone or tablet.

[Get started](#)



LOOKING FORWARD

4





EMPOWER ME

BY STUDENTCARE

24/7 accessible, confidential counselling services to empower students to thrive

WHAT IS IT?

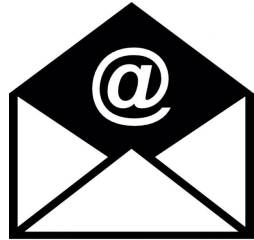
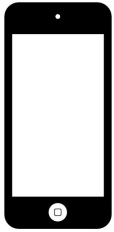


Offers psychological counselling and academic-life services on topics including:

- relationships • family care • pressure & stress
- depression & anxiety • financial • educational conflict
- nutrition • addictions

Designed to complement existing on and off campus resources and fill the gap during currently under-serviced times – ex. Evenings, weekends, & holidays. Provides opportunity for integration with campus resources.

MULTIPLE CARE OPTIONS



- Students decide how they wish to seek support
- One format isn't encouraged over another unless there is a more clinically appropriate option (ex. substance abuse)

MEDICAL MARIJUANA

- Studentcare, one of the first to negotiate coverage for this medication (covered by Waterloo since 2013)
- At the forefront of developing policies for Medical Marijuana as part of student health plans
- Experienced and customized case management
- Respectful and understanding process
- Compliance with all regulations, both federal and provincial



Inclusive Employers Stand Out

At Pride at Work Canada we believe that your sexual orientation, gender identity or gender expression shouldn't hold you back from getting a job or succeeding in the workplace. That's why we're proud to work with our 70 National and Regional partners that share our vision of a nation where LGBT Canadians can achieve their full potential at work.

Our partners maintain access to a unique range of benchmarking, training and employee engagement services that help support positive environments for LGBT workers and their allies. For information about how we can support your LGBT inclusion efforts visit prideatwork.ca or email info@prideatwork.ca

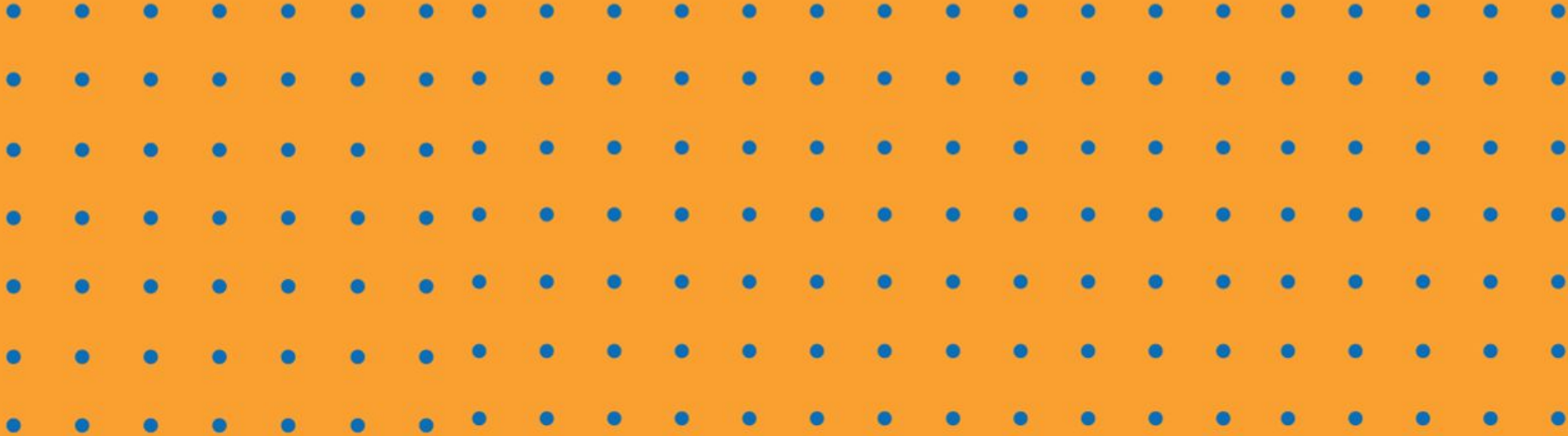
LGBTQ+ INCLUSION

- Created a Coordinator of Social Strategies to oversee approach to workplace diversity and LGBTQ+ inclusion
- Introduced gender-neutral communications
- Internal system to track students' chosen names
- Recognized by Pride at Work, a non-profit organization that helps develop workplaces where LGBTQ+ employees feel safe, comfortable, and able to realize their full potential

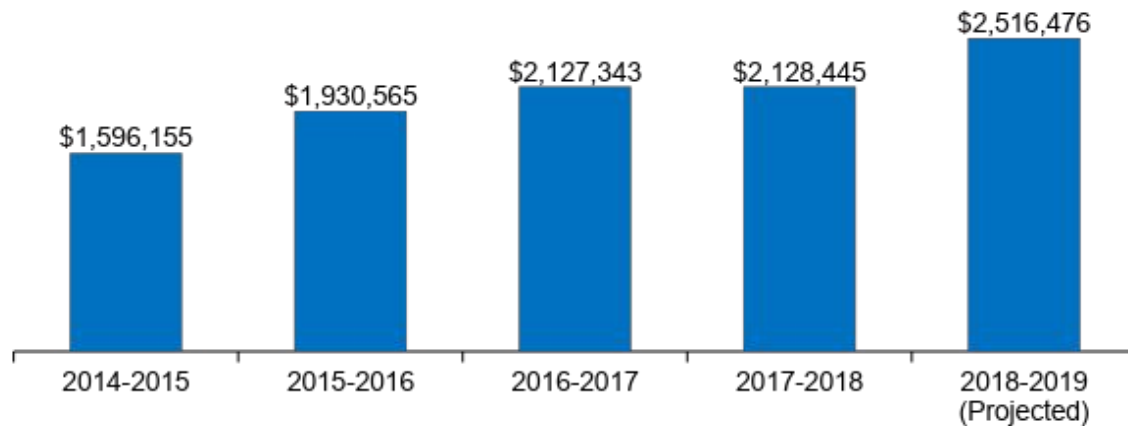


CLAIMS

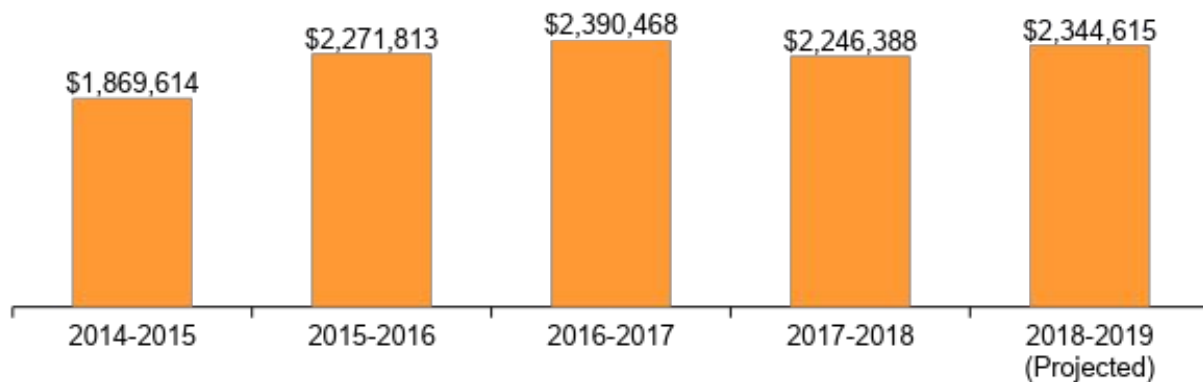
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Total Claims - Health



Total Claims - Dental



Per Capita Claims - Health



Per Capita Claims - Dental



Plan Year	Plan Premium	Plan Fee
2018-19	\$288.49	\$283.70
2017-18	\$287.19	\$283.70
2016-17	\$252.96	\$257.95
2015-16	\$228.84	\$234.50
2014-15	\$227.40	\$234.50

PLAN FEE ANALYSIS

	Health	Dental	Total
Premium Guarantee (2019-2020)	\$131.99	\$156.50	\$288.49
University Admin Fee (0.25% of Plan Fee)	\$0.34	\$0.37	\$0.71
Plan Cost (2019-2020)	\$132.33	\$156.87	\$289.20
Current Plan Fee (2018-2019)	\$136.50	\$147.20	\$283.70
Difference between Plan Cost & Current Plan Fee	(\$4.17)	\$9.67	\$5.50
% Difference	-3%	7%	2%

	Health	Dental	Total
Option 1) Plan Fees with 1% Increase	\$137.87	\$148.67	\$286.54
Plan Cost	\$132.33	\$156.87	\$289.20
Difference required from Reserve Fund per member	\$5.53	-\$8.20	-\$2.66
Option 2) Plan Fees with 2% Increase	\$139.23	\$150.14	\$289.37
Plan Cost	\$132.33	\$156.87	\$289.20
Difference contributed to Reserve Fund per member	\$6.90	-\$6.72	\$0.17
Option 3) Plan Fees with 3% Increase	\$140.60	\$151.62	\$292.21
Plan Cost	\$132.33	\$156.87	\$289.20
Difference contributed to Reserve Fund per member	\$8.26	-\$5.25	\$3.01

Questions & Comments

