

UASU Health & Dental Plan Presentation by Studentcare

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Presented by Colten Yamagishi



AGENDA

- ❖ **Who Are We?**
 - ❖ **What We Do**
 - ❖ **Mental Health**
 - ❖ **Plan Usage**
 - ❖ **Fee Setting**
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WHO ARE WE?

Studentcare was founded by students in 1996

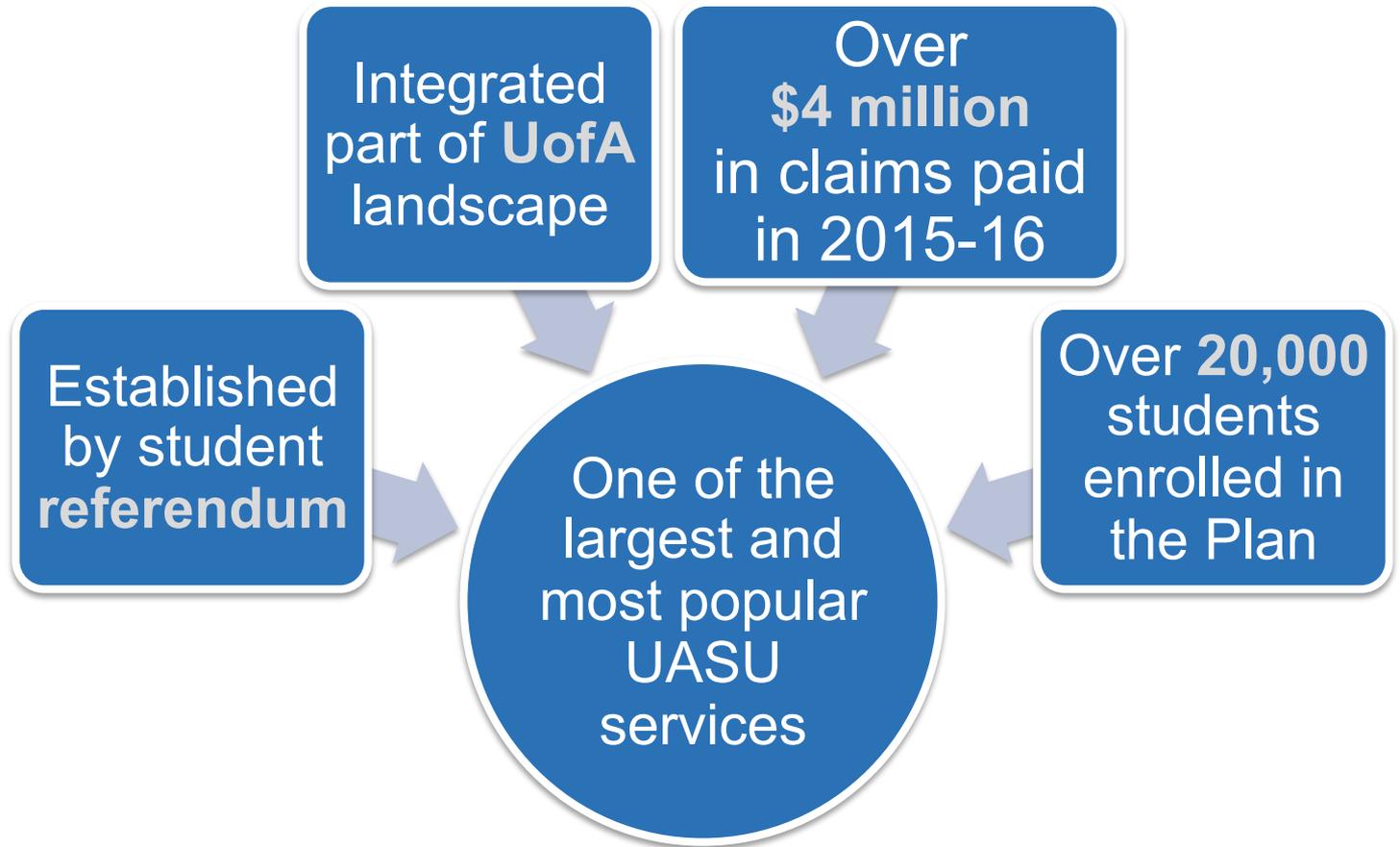
Leading provider of student H&D Plans in Canada

**Representing over 700,000 students at over
75+ associations**

Leader in innovation, service, and technology solutions

Consultant/Broker & Administrator, accountable to the UASU

PLAN BASICS



PLAN BENEFITS



Health-Care Coverage

More than \$10,000 including prescription drugs, vaccinations, psychologists, physiotherapists, chiropractors, ambulance, and more



Vision Coverage

Up to \$300 including eye exams, eyeglasses and contact lenses, and laser eye surgery



Dental Coverage

Up to \$750 including checkups, cleanings, fillings, root canals, gum treatments, extractions, etc.



Travel Coverage

120 days per trip for an unlimited number of trips and up to \$5,000,000 per incident, plus trip interruption and cancellation in the event of a medical emergency

OUR ROLE

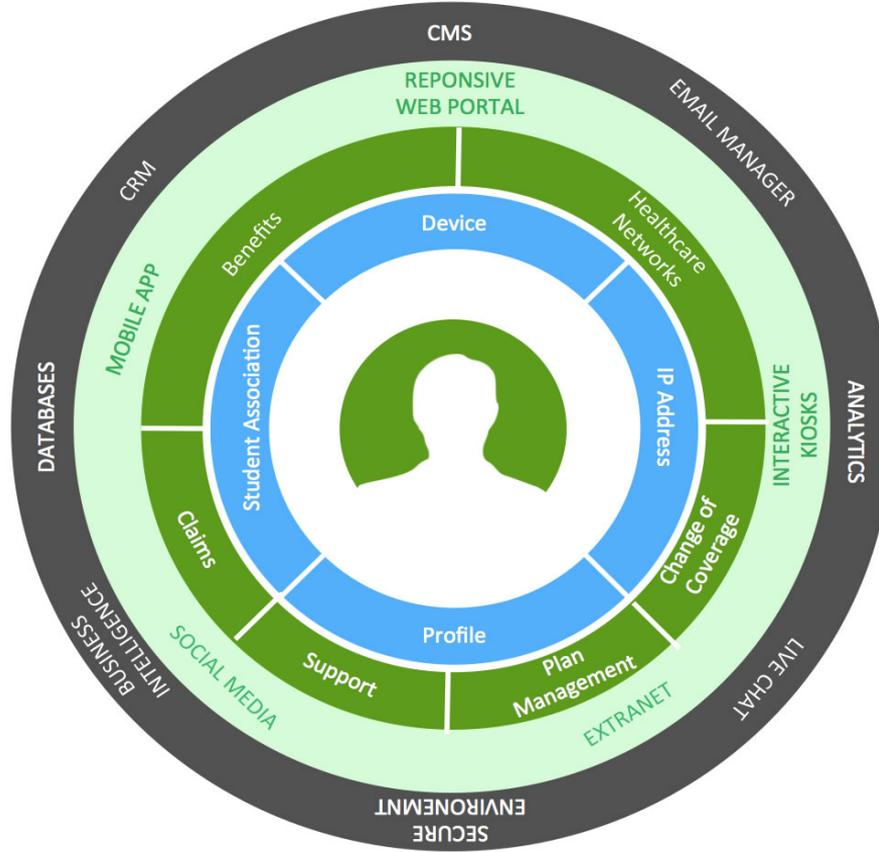
Consultant

- Negotiation with Insurer
- Plan Set-Up
- Strategy
- Reporting & Surveys

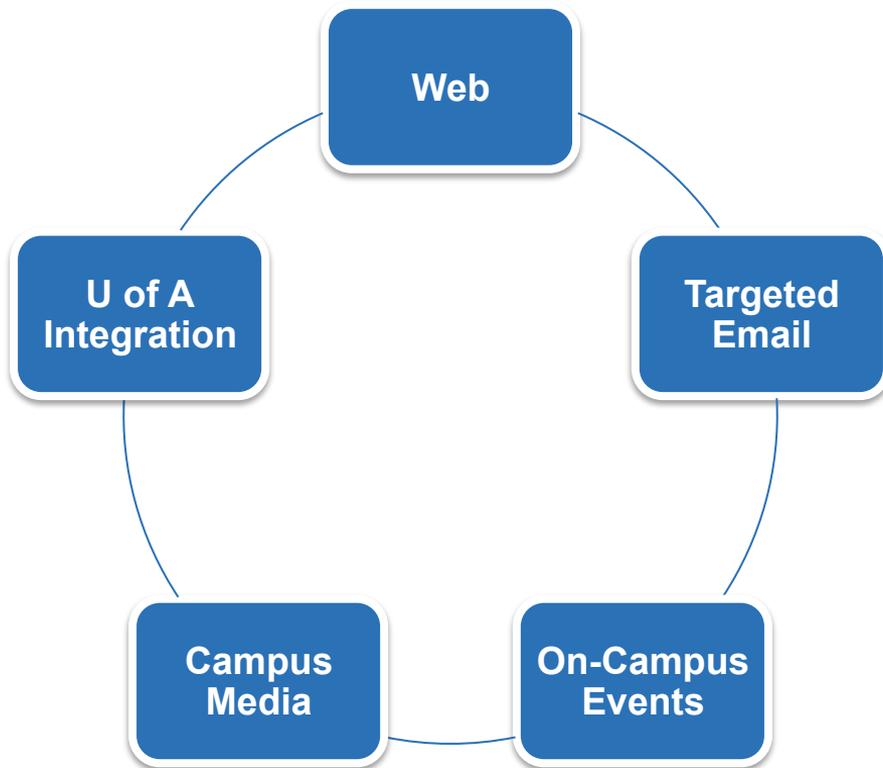
Administrator

- Opt Out/Enrolments
- Communications
- Data Transfer
- Community Builder

MEMBER SERVICES



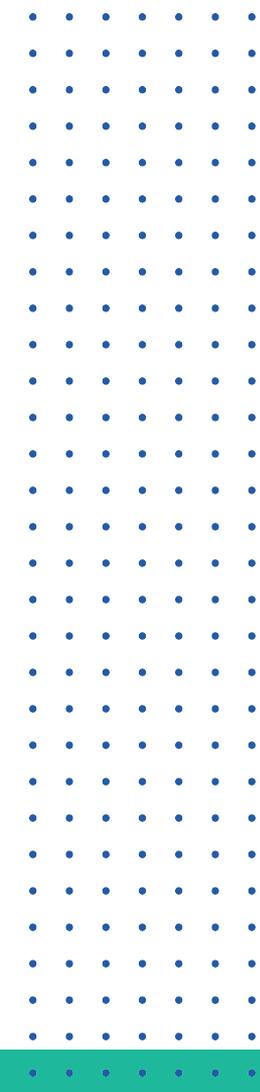
COMMUNICATIONS



- E-mail communications to all enrolled students
- Sponsor on-campus events including WoW and the Alberta Student Leadership Summit
- Advertisements in the Handbook & The Gateway
- Online integration with UofA, UASU, Studentcare.ca
- On-Campus Office

NETWORKS

PSYCHOLOGY NETWORK	<ul style="list-style-type: none">➤ Reduction on 50-minute individual counselling sessions
MASSAGE THERAPY NETWORK	<ul style="list-style-type: none">➤ \$30 for a 30-minute treatment➤ \$55 for a 60-minute treatment➤ 20% discount at any PT Health Network clinic
PHYSIOTHERAPY NETWORK	<ul style="list-style-type: none">➤ \$60 for an initial assessment and \$30 for subsequent visits➤ 20% discount at any PT Health Network clinic
VISION NETWORK	<ul style="list-style-type: none">➤ Up to \$200 off laser eye surgery➤ 30% (up to \$75) off prescription eyeglasses with select independent vision specialists➤ \$100 off eyeglasses with Bijan Optical➤ 10% off contact lenses with Clearly
DENTAL NETWORK	<ul style="list-style-type: none">➤ 30% off dental services
CHIROPRACTIC NETWORK	<ul style="list-style-type: none">➤ No more than \$35 for an initial assessment and \$25 for subsequent visits➤ 20% discount at any PT Health Network clinic



STUDENTCARE MENTAL HEALTH SURVEY RESULTS



UASU vs. National Average

- Mental Health was considered “**very important**” to **77.7%** of respondents (national 77%)
- **54.7%** of students surveyed have **personally experienced a mental illness**. 43.8% have been treated negatively because of it (national 44.5%).
- **87.7%** of students are **aware of the existence of mental health services** on campus (national 79%). **28.8%** have used them (national 40.7%)

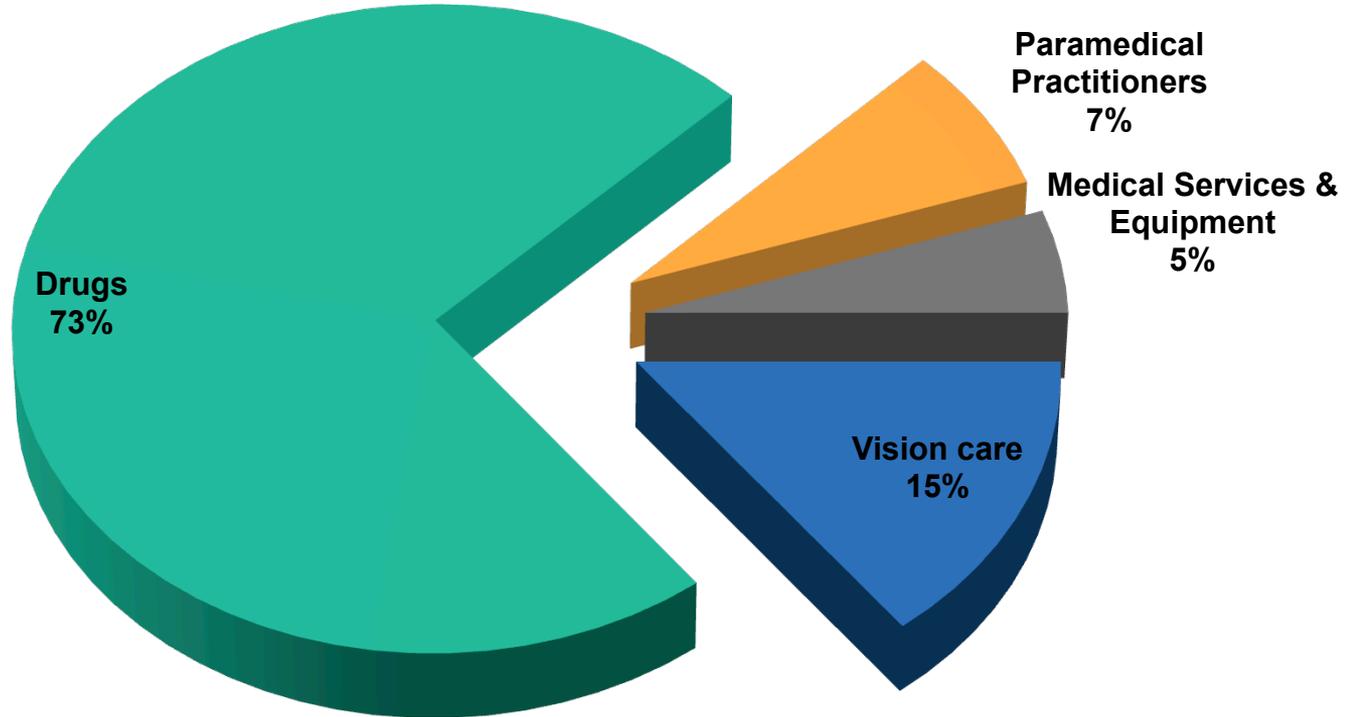


PLAN USAGE



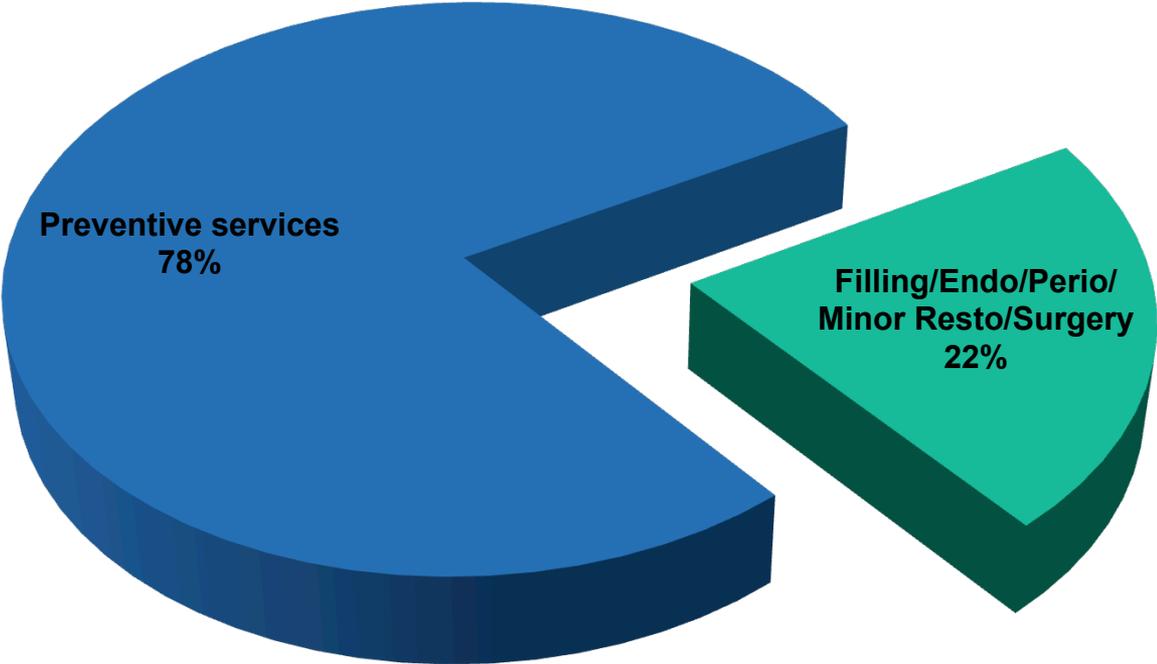
HEALTH CLAIMS BREAKDOWN

Sept 2015 – August 2016

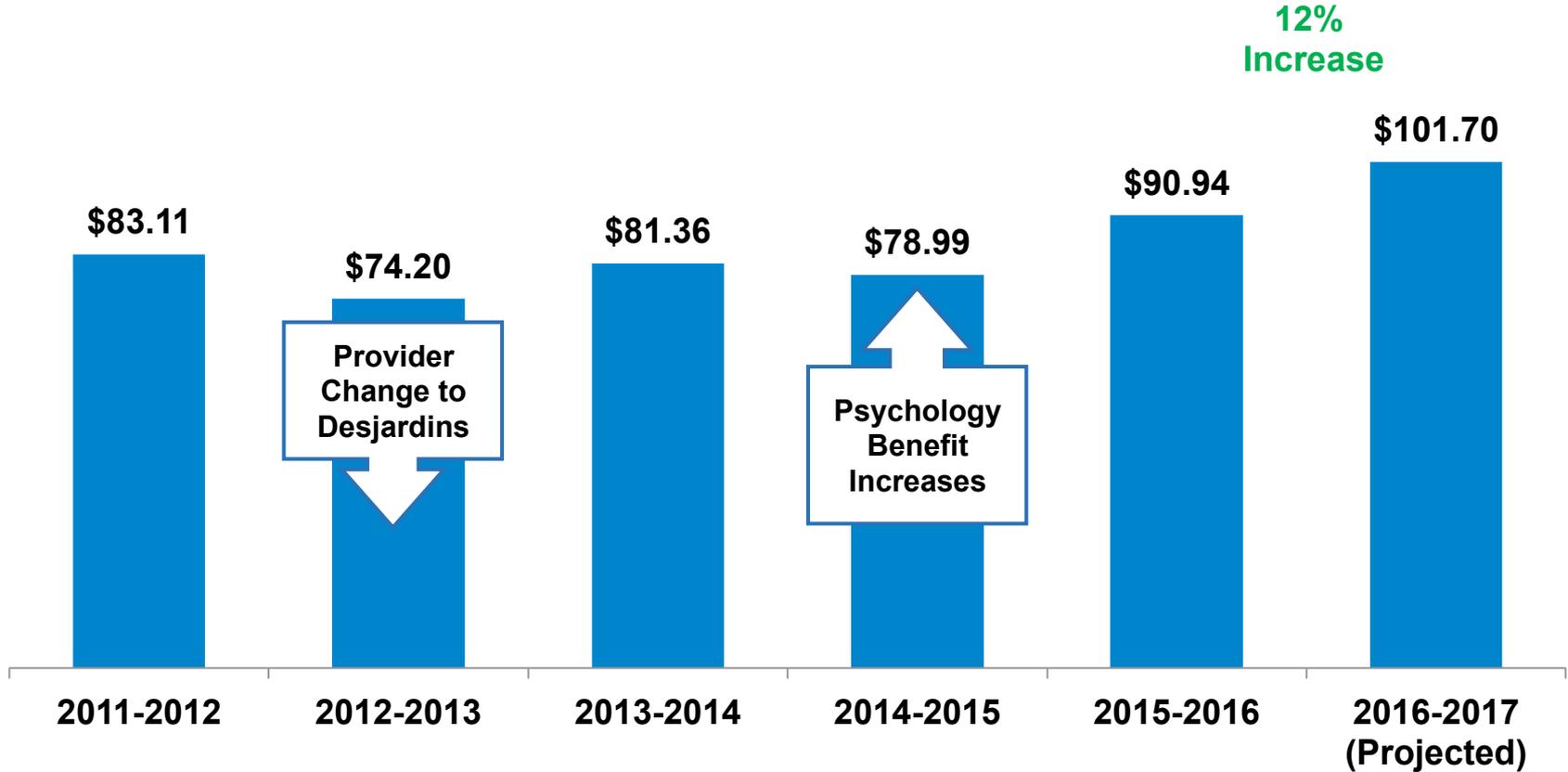


DENTAL CLAIMS BREAKDOWN

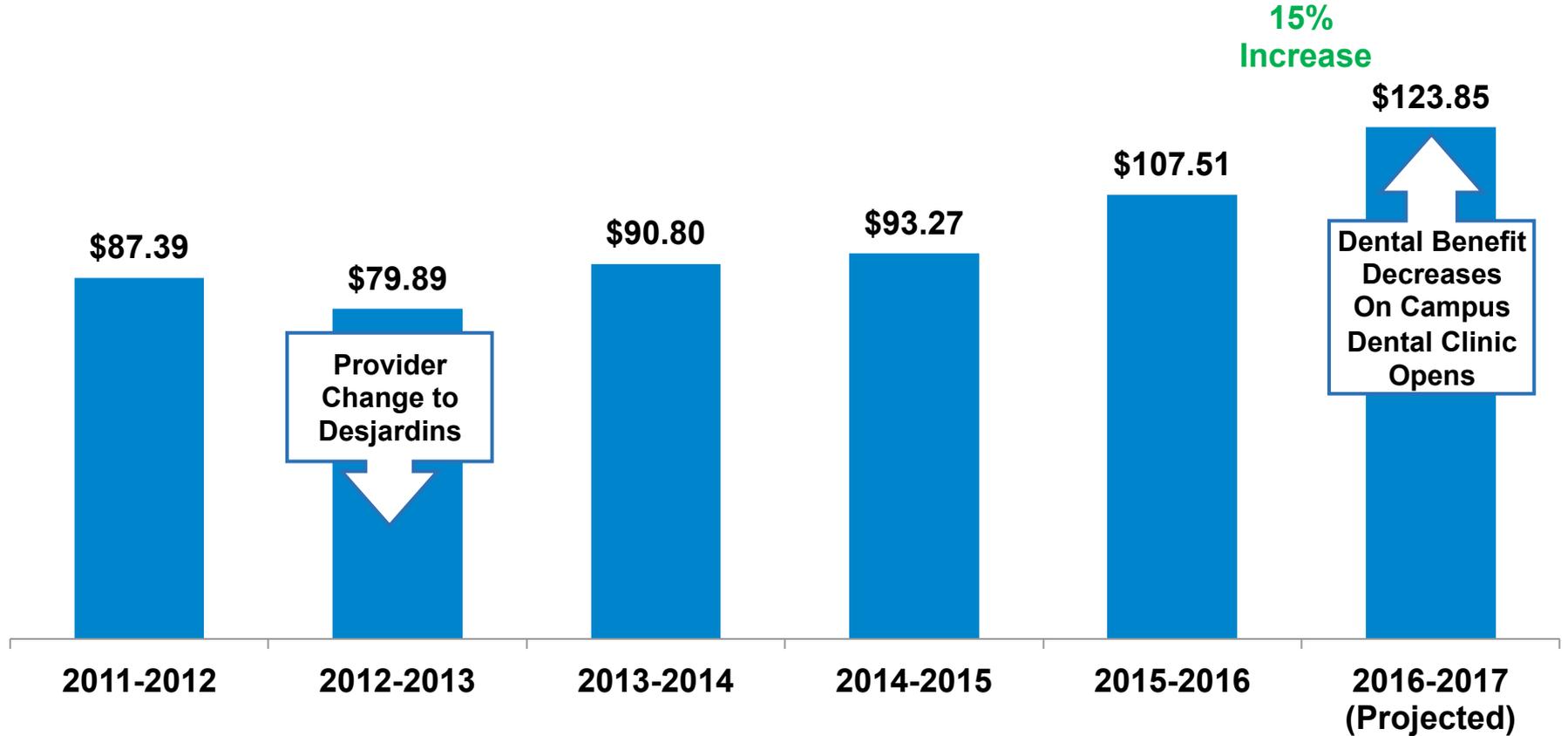
Sept 2015 - Aug 2016



PER CAPITA HEALTH CLAIMS



PER CAPITA DENTAL CLAIMS



HIGHLIGHTS

Health Claims

- Significant increases in Vision Care, Physio/Chiro, & P. Drugs
- 117% per capita increase in Psychology Claims paid

Dental Claims

- Huge increase in non-preventative procedure claims (32.5% per capita increase in claims paid)



FEE SETTING



FEE SETTING: FACTORS



- Plan Fee is set by UASU Council = Steady
- Plan Premiums are driven by Claims = Fluctuate
- UASU Reserve Fund in place to balance fluctuations

FEE SETTING: OPTIONS

A. Increase Plan Fee

- Requires approval of Council

B. Subsidize Fee Using Reserve Fund

C. Reduce Benefits

FEE SETTING

PLAN FEE OPTIONS FOR DISCUSSION	Health	Dental	Total
Projected Total Plan Cost (2017-2018)	\$138.54	\$155.37	\$293.91
Current Plan Fee (2016-2017)	\$129.80	\$128.15	\$257.95
Difference between Projected Plan Cost & Current Fee	\$8.74	\$27.22	\$35.96
% Difference	7%	21%	14%
Plan Fees with 10% OVERALL increase , Reduce Dental Annual Max from \$750 to \$650, + Rebalancing	\$136.50	\$147.20	\$283.70
<i>Per Member Amount Required from SU Reserve Fund</i>	\$2.26	\$1.91	\$4.18
Projected Total Reserve Subsidy (using current enrolment)	\$47,199	\$39,715	\$86,914
Percentage of 2016-17 Plan Cost subsidized from Reserve			1.5%

HDPC RECOMMENDATION

Increase Plan Fee

- 10% increase

B. Subsidize Fee Using Reserve Fund

- Contribute approx. \$80-\$90K from Reserve (approx. 10% of Fund)

C. Reduce Benefits

- Reduce Dental Annual Maximum from \$750 to \$650

D. Rebalance Health & Dental Fees

- To better reflect projected premiums for each individual Plan

Questions?

Questions?

Questions / Discussion