

# Semi-Annual Update to the Membership on the Extended Health & Dental Insurance Plans

Report made: March 21, 2023

Reporting on: October 2022 – February 2023

From: Kyla Turner, Executive Director

## Plan Basics

The GSS provides graduate students with access to an extended health and a dental insurance plans through Pacific Blue Cross. The plan includes benefits for prescription drugs, ambulance services, paramedical services, basic dental care, and travel insurance benefits.

For this reporting period, all full time graduate students with at least 3.0 units or more are assessed plan fees automatically with their tuition once per academic year. Graduate students assessed with the fees with tuition had the option to opt-in their dependents at additional cost during the opt-in period. Part-time graduate students had the option to opt-in themselves and their dependents during the opt-in enrollment period with separate processes and payment through the GSS.

Members' health and dental plan fees cover the premiums paid to the insurer as well as the cost for the GSS to administer the plan.

As of 2022, the GSS has moved to fixed opt-in/out deadlines for the UPASS and health and dental insurance. For the insurance plans, the new opt-in/out deadline are:

September start students only: September 22

January start students only: January 22

## Enrolment

As of January 30, 2023, there were 2116 graduate students enrolled on the plan. 2094 of those students were automatically assessed for the Health and Dental plan with their tuition and 22 part-time graduate students, visiting research students or students on leave opted themselves into the plan. In addition, approximately 269 individual dependents, have opted in to the GSS Extended Health and Dental Plans.

## Plan Assessment Referendum

As noted above, all full time graduate students were automatically assessed for the GSS extended health and dental insurance on their tuition accounts following a referendum in June 2020 intended to maintain insurance coverage for GSS members as UVic transitioned to online learning over the pandemic. However, as UVic has returned to on-campus instruction, the GSS staff have seen a marked increase in the number of opt-outs being process for distance learners (going from an average of ~200 opt outs in September pre-2020 to an average of ~1000 opt outs in September 2020-2022.) The assessment of distance learners for GSS insurance on their tuition was not, in the opinion of the GSS staff, serving our members well and only increased the amount of paperwork required of members and staff in an already busy start of term. We therefore took the following question to referendum March 1-3, 2023.

*“Prior to 2020, the GSS extended health and dental insurance was only applied to tuition accounts of full-time, on-campus grad students. All other grad students could opt in to coverage. In Summer 2020, the GSS moved to assess all full-time graduate students for extended health and dental insurance regardless of their on-/off-campus status. While this kept the most people insured over the pandemic as UVic moved to online learning, it is now increasing administrative work for distance students who frequently opt out of insurance coverage. Off-campus students, meanwhile, can still access GSS extended health and dental benefits by opting in.*

*Do you support changing the assessment criteria for extended health and dental insurance on tuition accounts to include only full-time, on-campus students?”*

The results of this referendum were announced on our website here on March 6, 2023:

<https://gss.uvic.ca/referendum/>.

### Forthcoming Plan Renewal/Fee Referendum

The GSS insurance broker, Aon, will present the GSS board and staff with initial plan renewal quotes between April and May 2023. Thereafter from May to June 2023, Aon will negotiate with Pacific Blue Cross to mitigate any cost increases. Should there be an increased cost for our insurances plans after this negotiation process, the GSS will take the fees to referendum over Summer 2023.

### Plan Administration

Throughout this reporting period, Pacific Blue Cross (PBC) the GSS Health and Dental Coordinator, Glenda Beecham, has maintained strong connections with PBC management to ensure timely resolutions of member issues during this time. Staff work directly with our membership to answer questions about our plans and to resolve any problems they encounter.

### Appeals

Graduate students can appeal decision about their eligibility for opt ins and opt outs of the plan. Appeals are heard by graduate student volunteers who serve on the Appeals Committee. The Committee includes members from the GSS Executive Board and Grad Council, supported by the Health & Dental Coordinator. They meet monthly, receive training on the appeal process and insurance rules twice annually. Once decision are determined, the committee chair (Director of Services), works with the Health and Dental Coordinator to notify the appellants and implement the decisions.

The Appeal Committee heard 19 cases from September-December 2022 and 3 cases in January 2023.

The GSS Staff would like to share their appreciation for the 2022-23 Appeals Committee for their work throughout the year. Thank you to all members of the Appeals Committee for their care, time, and consideration to the important issues facing our members.

2022-23 Appeals Committee members during this reporting period:

Wyatt Maddox (Chair), Nahid Pourdolat Safari, Dee Dee Wong, Lucie Kotěšovská, Ethan Sun, Andrea Nguyen, Cian Dabrowski (September to November 2022), Cedric Trahan (September 2022-January 2023) Rachel Hooton (January 2023-present).

## Financial Outlook for the Plan

### Retention Accounting

The GSS Extended Health and Dental Plans use retention accounting. A model of insurance contract that allows the GSS to share plan profits with the insurer without the risk of fully funding our own plan costs. The retention accounting contract requires us to maintain a Claims Fluctuation Reserve (CFR), calculated at 15% of total paid claims. Any profits above the reserve are available to the GSS to use in maintaining the plan. Since the shift to retention accounting, the GSS has been slowly building the CFR, and at August 31, 2019 the required CFR was achieved for both the Extended Health and Dental Plan for the first time.

### Contract Renewal

The GSS renews the Extended Health and Dental Plan contract with the insurer (Pacific Blue Cross) annually. The broker, AON, negotiates the renewal and advises the Executive Board throughout the process. We will keep the membership informed throughout the negotiation process regarding potential costs of the Health and Dental Insurance plans for the next academic year.

### Conclusion

The GSS Extended Health and Dental Insurance Plans remain a popular service for our members. The Health and Dental Coordinator continue to be busy throughout the year supporting students with questions about the plan and administering the opt in/opt out process. As of January 30 2023, the plans are financial stable, but the GSS remains mindful that enrolment changes and increasing costs of healthcare are a risk area for the plans moving forward.