

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

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## 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 October 4, 2023, there were 2012 graduate students enrolled on the plan. 1997 of those students were automatically assessed for the Health and Dental plan with their tuition and 15 part-time graduate students, visiting research students or students on leave opted themselves into the plan. In addition, approximately 200 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 2020-2023.) 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?”*

This referendum was not quorate. Therefore, we will be taking this issue to another referendum vote in 2024 in order to significantly reduce administrative load on GSS members and staff.

### Plan Renewal/Fee Referendum

The GSS insurance broker, Aon, negotiated a zero-cost increase renewal of our insurance plans in Summer 2023, and therefore no referendum on GSS Extended Health and Dental Fees was required. This is the second year in a row without a cost increase to our members for their health and dental insurance and we are very pleased with the negotiation work that Aon has conducted on our behalf.

In the plan renewal process, we were able to secure coverage for additional vaccines, most notably HPV and shingles, as well as removing the requirement for pre-authorization to receive coverage on paramedical services (i.e. you don't need a doctor's note for massage, physio, etc. anymore!).

### Plan Administration

Throughout this reporting period, Pacific Blue Cross (PBC) the GSS Health and Dental Coordinator(s), Glenda Beecham and Abby Fleck, 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.

### Staffing change

Our Health and Dental Coordinator, Glenda Beecham, announced her plan to depart the GSS for a move out East in Summer 2023. We hired Abby Fleck as her replacement and were able to offer Abby 4-6 weeks of job shadowing under Glenda before her departure. Abby has previously worked in the Grad House Restaurant as a server. Abby, welcome to the dark side. Glenda, you will be truly missed!

### 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 generally, but this year it is our Director of Finance), works with the Health and Dental Coordinator to notify the appellants and implement the decisions.

The Appeal Committee heard 5 cases from April-September 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:

Mitch Nascimento and Samuel Fielder (co-chairs) Dee Dee Wong, Lucie Kotěšovská, Ethan Sun, Andrea Nguyen, and Rachel Hooton.

Welcome to our newly elected Appeals Committee member for 2023-24: Sanaz Ajabshir, Sarah Roberts.

## 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.

Our representative met with GSS management, board members, and the Health and Dental Coordinator in Summer 2023 to discuss creating 3-5 year plans for renewals that would allow the GSS to plan coverage additions when such additions are possible in more detail.

### 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 September 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.