

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

Report made: March 25, 2025

Reporting on: October 2024-February 2025

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 such as registered massage therapy, physiotherapy and counselling, vision care, basic dental care, and travel insurance benefits. A complete list of benefits in the Benefits Booklet can be found on the GSS website here: <https://gss.uvic.ca/about-gss/forms/health-dental/>.

Graduate students assessed with the GSS Health and Dental fees with tuition have the option to opt-in their dependents at additional cost during the relevant opt-in period. Part-time and distance graduate students had the option to opt themselves and/or their dependents into the plans during the relevant opt-in period with separate processes and payment through the GSS. Graduate students who have been charged the GSS Health and Dental fees on their tuition account may opt out of GSS insurance coverage if they have alternative comparable coverage or live outside Canada by submitting an opt out request during the relevant opt out period. All GSS members may choose to change their insurance coverage (opt in or out) within 30 days of a change in life circumstances such as graduation, marriage, birth/adoption, or gaining/losing alternative comparable coverage.

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:

Students starting their program in September: September 22

Students starting their program in January: January 22

Plan Updates

This last year has been a particularly active one for our health and dental insurance services. As was reported in my [October 2024 Semi-Annual Update on the Extended Health and Dental Insurance Plans](#), we conducted two referenda in the calendar year 2024 on our insurance plans. The first changed the criteria for being charged GSS Health and Dental fees on one's tuition account to include only students registered in 3.0+ units of on-campus courses. For our distance members, this reduced paperwork at the busiest time of year each September. This also reduced the number of opt-outs the GSS staff processed in Fall 2024 by ~60%.

The second referendum change made were fee increases to increase coverage for physiotherapy, vision care, and dental care, and adding novel gender affirming care to our plans. This resulted in a 15% increase to the fees, which have otherwise not increased since 2021. While the additions to our

coverage received [54-67% favourability among referendum voters in June 2024](#), members raised concerns about the cost of our plan immediately after the new fees were implemented. The Board therefore tasked Management and the Director of Finance to investigate cost-saving measures during this reporting period. The Graduate Representative Council received a brief report on this matter on January 28, 2025. The referendum was called on February 4, 2025 by the Executive Board and GRC received formal notice on February 5. Further details on this work can also be found below in the “Referendum” section of this report.

Enrolment

As of January 31, 2025, there were 1841 graduate students enrolled on the plan. 1703 of those students were automatically assessed for the Health and Dental plan with their tuition and 138 part-time or distance 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.

March 2025 Health and Dental Referendum

As noted above, following the 15% increase in GSS Health and Dental fees in 2024-25, members raised significant concerns regarding the cost of our insurance plan. We have worked with an insurance broker, Aon, who has regularly advised us that shopping for a new insurance provider would not yield significant savings. We were, however, able to find a new insurance broker, Studentcare, who offered a small savings and a new administration and enrolment process for the GSS. Members should be aware that Studentcare received quotes from four insurance providers when shopping our plan around, and only one came back with any cost savings. This strongly indicates that the GSS is paying close to the minimum amount for their insurance that is possible at this time. However, since we had one option to offer cost-savings to our members, we took the matter to referendum this semester. Voting took place March 5-7 and results were announced on March 10. The question was:

“Members have expressed a desire for more affordable Extended Health and Dental plans. We have found one provider who was able to cut costs: StudentCare. Switching to StudentCare comes with advantages and disadvantages for our members. In order to move forward with this change, we want to ensure our members have a comprehensive understanding of the coverage and services changes that would be involved in moving to StudentCare.

Negotiations over the final cost and coverage rates will take place over the Summer 2025. We are not proposing a reduction in current coverage levels. We anticipate cutting costs by 5-10%.

There are some guaranteed service changes. StudentCare does not require a blackout period for returning plan members (i.e. no more blackout period for second year and above students). StudentCare has lower-cost provider networks for vision, dental, and pharmacy.

It is important for GSS members to be aware that customer service for plan enrolment (opt-ins/outs), claims submissions, and support accessing healthcare would move from the GSS to StudentCare. All claims and enrolment questions would be addressed by StudentCare staff through their phone line, online tools, or through the StudentCare office in the SUB. The advocacy work currently performed by the GSS Health and Dental Coordinator, such as disputing claim rejections on member’s behalf with Pacific Blue Cross, would no longer be available. Other GSS services, such as office hours and the UPASS, would not be impacted.

Do you support moving the GSS Health and Dental Plans to StudentCare?"

The GSS staff created a lengthy FAQ to share information with members regarding the impacts of voting yes or no to this question. The FAQ can be viewed [here](#). Staff also hosted a Town Hall to allow members to ask any questions they had about the referendum on March 5. Two members attended.

Per the referendum results announcement on March 10, the referendum passed. Therefore, starting in September 2025, the GSS insurance broker will be Studentcare. We expect to see cost savings of 5-10%. A complete fee list for fees charged on tuition accounts and for opting into or plans will be available in Summer 2025.

Please be advised that, as of September 2025, the GSS will no longer employ a part-time Health and Dental Coordinator. Services previously provided by this position will now be provided by Studentcare. Members can contact Studentcare by phone, online help request, or through the Studentcare office in the SUB.

Plan Administration

Throughout this reporting period, the GSS Health and Dental Coordinator, Abby Fleck, has maintained strong connections with Pacific Blue Cross (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.

While we generally report here on any major trends in where students are encountering issues in accessing their PBC coverage, the issue requiring the most support from Abby during this reporting period has been implementing the change to assessment criteria as part of change management for the Summer 2024. The GSS kindly reminds our members to check their tuition accounts each semester to ensure that they have been charged for the GSS services that they would like to access. If their GSS Health and Dental fees do not appear on tuition, they will need to opt in.

Appeals

Graduate students can appeal decisions about their eligibility to opt in or out of the plans. 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 decisions are determined, the committee chair (Director of Finance), works with the Health and Dental Coordinator to notify the appellants and implement the decisions.

The Appeal Committee heard 19 cases from September 2024 to February 2025.

The GSS Staff would like to share their appreciation for the 2024-25 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.

2024-25 Appeals Committee members during this reporting period:

Sam Fielder (Chair), Rosemary Webb (Vice Chair), Yukio Jamieson Burns, Jeremy Perkins, Sarah Roberts , Dhwani Sura, Gillian Leach, Jenna Mehlmann, Liam Mihalyuk, and Mary Ann Sing

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 built the CFR, and at August 31, 2019 the required CFR was achieved for both the Extended Health and Dental Plan.

Please note that we may revise our retention accounting model under Studentcare for the 2025-26 academic year.

Contract Renewal

The GSS renews the Extended Health and Dental Plan contract with the insurer (Pacific Blue Cross) annually. The broker, now Studentcare, 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 February 28, 2025, 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.