

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

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Reporting on: March-September 2025

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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 such as registered massage therapy, physiotherapy and counselling, vision care, basic dental care, and travel insurance benefits. A complete list of benefits can be found on the Studentcare/Alumo website here: https://studentcare.ca/plan/en-CA/IHaveAPlan_UVicUniversityofVictoriaGraduateStudentsSocietyGSS/understanding-my-coverage

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 enrol themselves and/or their dependents in the plans during the relevant opt-in period with separate processes and payment through Alumo. 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 to Alumo 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/divorce, 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 and Alumo 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. The opt-in/out deadlines are:

Students starting their program in September: September 22

Students starting their program in January: January 22

Plan Updates

For this section, I will simply, if somewhat cheekily, include the entirety of the "March 2025 Health and Dental Referendum" section from my prior report. Please note that since that report was made, Studentcare has changed their name to "Alumo."

"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.

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 providing by Studentcare. Members can contact Studentcare by phone, online help request, or through the Studentcare office in the SUB.”

Implementing the Referendum Changes:

I can provide an update on the total savings brought through this referendum, along with an overview of plan changes here:

1. First and foremost, our members voted to lower their fees. Fees for 12 months of Extended Health and Dental fees went from \$799.45 to \$751.45 for a savings of \$48 or 6%. Below please find a complete list of fees as charged on tuition accounts from 2024-25 versus 2025-26.

	2024 costs	2025 costs
Sept-Aug Health Only (appears on tuition as GSS Extended Health)	\$488.41	\$469.31
Sept-Aug Dental Only (appears on tuition as GSS Dental)	\$311.04	\$282.14
Sept-Aug Combined	\$799.45	\$751.45
Jan-Aug Health Only (appears on tuition as GSS Extended Health)	\$325.61	\$312.87
Jan-Aug Dental Only (appears on tuition as GSS Dental)	\$207.36	\$188.09
Jan-Aug Combined	\$532.97	\$500.96

2. We added \$100/year of coverage to our Dental insurance. The maximum coverage went from \$750/year to \$850/year. Additionally, we removed the lowered coverage limits for students joining the plan after March 1. All dental plan members have a maximum of \$850/year.
3. We added dieticians and occupational therapists to our covered paramedical services.
4. We added Registered Clinical Social Worker, Registered Professional Counsellor, Canadian Certified Counsellor, Psychotherapists, and Master's Degree of Social Work as covered professionals to the Mental Health Practitioner benefit.
5. We added Studentcare/Alumo's in-house mental health support line, Empower Me to our coverage.
6. We gained access to Studentcare/Alumo's provider networks, which offer our members preferential pricing
7. We eliminated the annual blackout period (6-8 weeks at the start of each academic year when insurance claims could not be submitted) for all returning members. Students will only experience a blackout period during their first year on the GSS insurance plans.

No coverage was lost during this change in brokerage (i.e. coverage rates were not lowered). However, some services that were previously administered by the GSS were lost in moving plan administration to Alumo. Alumo does not offer a payment plan for opt ins/self-enrolment. Therefore, students enrolling themselves or their families into our insurance plans must issue payment in full upon enrolment. As was extensively advertised during the referendum period, we also lost in-house plan administration and a dedicated staff position for assisting members in accessing and using their healthcare benefits. Members must now individually resolve their concerns about their insurance with Alumo.

Enrolment

At the time of writing, Alumo and the GSS are still processing ongoing opt ins/outs. Please see the March 2026 SAGM report for an accurate enrolment report for the 2025-26 academic year.

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 Finance and Benefits Coordinator. They meet monthly, receive training on the appeal process and insurance rules twice annually. Once decision are determined, the committee chair (Director of Finance), works with the Finance and Benefits Coordinator to notify the appellants and implement the decisions.

The Appeal Committee heard 9 cases from March to August 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:

Maggie Lawton (Chair), Sarah Roberts (Vice Chair), Yukio Jamieson Burns, Jeremy Perkins, Dhvani Sura, Gillian Leach, Jenna Mehlmann, Liam Mihalynuk, and Mary Ann Sing

The 2025-26 Appeals Committee was elected last month at GRC and have hit the ground running with training and reviews of appeals submitted in September 2025.

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.

Contract Renewal

The GSS renews the Extended Health and Dental Plan contract with the insurer (Pacific Blue Cross) annually. The broker, Alumo, 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 move to Alumo went reasonably smoothly. As of September 30, 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.