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

Report made: March 24, 2026
Reporting on: October 2025-February 2026

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 can be found on the 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 any student on the plans may enrol 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

Member account access: Despite assurances from our insurance provider, Pacific Blue Cross (PBC), that changing our member ID numbers from 7 digits to 8 digits would not cause any problems, returning members were locked out of their PBC online accounts from September 1 until at least November 2026. GSS staff reported this issue to both PBC and Alumo, but it was not immediately resolved. Returning members starting their program in January 2026 did not experience this issue.

Additionally, Alumo's response times for members opting in and out of the plans was unexpectedly slow as their teams were still training on the administration of our plans. The GSS staff have heard complaints from several members regarding communications with Alumo and requests for the GSS to re-take over enrolment and claims disputes. We have since met with Alumo to debrief the issues we experienced in the first semester on the plan and have set new parameters for communication speed and frequency. However, the GSS team would like to remind our members of information from our publicly available FAQ for the 2025 Health and Dental referendum "If the referendum passes, GSS members would be individually responsible for resolving claims and enrolment issues with Studentcare." The decision to move to Alumo was made via member referendum and can only be overturned by another referendum (which would need to also comply with our contract with Alumo.)

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 made, 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 7 cases from September 2025-January 2026.

The GSS Staff would like to share their appreciation for the 2025-26 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.

2025-26 Appeals Committee members:

Maggie Lawton (Chair), Sarah Roberts (Vice Chair), Wyatt Maddox, Amelie Cazelais, Bernardo Leite, Jessica Li, Marcela Zamudio, Frances Armas, Chloe Farr, Liam Mihalynuk.

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 February 8, 2026, 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.