AMSGSS HEALTH AND DENTAL PLAN

Presentation to AMS Council
March 2017
Established by referendum in 1999 (reconfirmed in 2011)

One of the largest AMS Services – 40521 students enrolled

Over $7.8 Million in Health & Dental Claims

Over 550 dependents enrolled!

Managed by HDPC. Joint collaboration between AMS + GSS
The Plan is Different from Provincial MSP

Basic MSP Coverage

Student Plan
What’s Covered?

Health
- Prescription drugs
- Vaccinations
- Health practitioners
- Hospitalization
- Medical equipment

Vision
- Eye exams
- Contact lenses and/or eyeglasses
- Laser eye surgery

Dental
- Cleanings and checkups
- Fillings
- Root canals
- Gum treatments, etc.

Travel
- Vacations
- Exchange/Internships
- Trip Cancelation
- Trip Interruption
Individual vs. Group Insurance Plans

Expensive
Up to 5-7 times the cost of a student Plan

Discriminatory
Differential treatment according to age and sex

Not Accessible
Exclude individuals with pre-existing conditions
Who is Studentcare?
We Manage the Health & Dental Plan Student Experience.
## Dental Network Example

### AMS/GSS Dental Plan Coverage Chart

<table>
<thead>
<tr>
<th>Service Type</th>
<th>Insured Portion¹</th>
<th>Dental Network Savings</th>
<th>Total Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive Services</td>
<td>70%</td>
<td>20%</td>
<td>90%</td>
</tr>
<tr>
<td>- recall exams²</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- cleanings²</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- extraction of impacted teeth</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Basic Services</td>
<td>50%</td>
<td>20%</td>
<td>70%</td>
</tr>
<tr>
<td>- fillings³</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- oral surgery</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- endodontics (root canal)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- periodontics⁴ (gum treatment)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Major Restorative</td>
<td>Not Covered</td>
<td>20%</td>
<td>20%</td>
</tr>
<tr>
<td>- crowns</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- bridges</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>- posts</td>
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</tbody>
</table>
Excited to announce a new Pharmacy Network to help students save more.

- Savings of up to 50% off out-of-pocket costs (up to a max of $40).
- 20% off on regularly priced Rexall brand products.
- Sponsored vaccine clinic on campus
Total Claims Made For Health: $3,478,072!
AMS/GSS Dental Claims September 2015 - August 2016

- Oral Surgery: 14%
- Diagnostic: 19%
- Preventive: 27%
- Restorative: 28%
- Endodontics: 4%
- Periodontics: 8%

Total Claims Made For Dental: $4,373,595!