AMS/GSS HEALTH & DENTAL PLAN

PRESENTATION TO AMS COUNCIL
November 2014
Content Overview

• Introductions
• Why a health plan
• About us
• Our role
• Plan Financials
Established by referendum in 1999 (reconfirmed in 2011)

One of the largest AMS Services – 36,899 students enrolled

Over $6.7 Million in Health & Dental Claims

Over 1000 dependents enrolled!

Managed by HDPC. Joint collaboration between AMS + GSS
The need for a Health & Dental Plan

Expensive
Up to 5 times the cost of a student Plan

 Discriminatory
Differential treatment according to age and sex

Not Accessible
Exclude individuals with pre-existing conditions
About studentcare.net/works
We manage the health and dental plan student experience.
# Studentcare’s Networks Save Students Money

**BC VISION NETWORK**

<table>
<thead>
<tr>
<th>Service Provider</th>
<th>Offer Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Image Optometry</td>
<td><strong>ONLY $75</strong> for select prescription eyeglass models (frames and lenses)</td>
</tr>
<tr>
<td></td>
<td><strong>$50</strong> eye exams</td>
</tr>
<tr>
<td>Vancouver Studentcare Vision Network</td>
<td><strong>$75 OFF</strong> select prescription eyeglass models</td>
</tr>
<tr>
<td></td>
<td><strong>$60</strong> eye exams</td>
</tr>
<tr>
<td>LASIK MD</td>
<td><strong>$50</strong> per eye on Standard LASIK</td>
</tr>
<tr>
<td></td>
<td><strong>$100</strong> per eye on Advanced Custom Wavefront</td>
</tr>
<tr>
<td>Clearly Contacts</td>
<td><strong>10% OFF</strong> selling prices with coupon code <strong>STUDENTCARE14</strong></td>
</tr>
</tbody>
</table>

**BC DENTAL NETWORK**

<table>
<thead>
<tr>
<th>Service Type</th>
<th>Offer Description</th>
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<tr>
<td></td>
<td><strong>20% OFF</strong> preventive, basic, and major restorative services</td>
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**Over $700,000 in savings to students/year!**

[https://ihaveaplan.ca](https://ihaveaplan.ca)
Planning for the year ahead

Flexible Benefit Options

Health & Dental Plan Survey happening right now!

http://www.ihaveaplan.ca/survey/ubc
Health Claims Highlights: 2013-2014

$2,815,511 Total Health Claims

Drugs 52%
Paramedicals 17%
Vision Care 18%
Medical Aids / Equipment 7%
Out of Province Emergency 5%
Other 1%

Dental Claims Highlights: 2013-2014

$3,905,562 Total Dental Claims

- Oral Surgery: 15%
- Diagnostic: 18%
- Restorative: 28%
- Preventive: 28%
- Endodontics: 4%
- Periodontics: 7%

Oral Surgery
Diagnostic
Restorative
Preventive
Endodontics
Periodontics
AMS STUDENT PLAN

Pacific Blue Cross
WHO IS TRG?

Who is Brent, Queenie & Kim?

How did we get involved with the UBC Student Plan?

What do we do?
WHAT IS REFUND ACCOUNTING?

Fully Insured

Refund/Retention

Administrative Services Only (ASO)

Low Risk
Low Reward

Financial Year

+ Surplus

- Deficit

High Risk
High Reward

Once full (15% of premium), Refund!
<table>
<thead>
<tr>
<th></th>
<th>Health Care</th>
<th>Dental Care</th>
</tr>
</thead>
<tbody>
<tr>
<td>Premium</td>
<td>$3,577,570</td>
<td>$4,410,052</td>
</tr>
<tr>
<td>Incurred Claims</td>
<td>$2,664,830</td>
<td>$3,919,770</td>
</tr>
<tr>
<td>Expenses</td>
<td>$368,072</td>
<td>$386,003</td>
</tr>
<tr>
<td><strong>Surplus</strong></td>
<td><strong>$544,668</strong></td>
<td><strong>$104,280</strong></td>
</tr>
</tbody>
</table>

In-year surplus of $648,948
FINANCIAL REPORT

Sept 1, 13 to Aug 31, 14

Balance: $500,022
Sept 1, 2013

Aug 31, 2014
Surplus: $648,948 +
Interest: $12,443

Total Amount in Rainy Day Fund = $1,161,413

It will be fully funded at $1,198,143
Rainy Day Fund is 96% funded!
PLAN DESIGN OVERVIEW

Health Care
No annual deductible
80% Drugs 100% All Other Expenses

Prescription Drugs
BC Pharmacare Drug Formulary
100% vaccinations to a max. of $150 per yr

Medical Service & supplies
Semi-private Hospital
$350 per year for orthotics
$350 per year for orthopedic shoes & modifications (medical prescription required)

Out of Country
$5 million per incident
**PLAN DESIGN OVERVIEW**

**Paramedical Services**
- $300 per calendar year for psychologist
- $20 per visit up to $400 max/yr/practitioner
- Massage therapist, chiropractor, physiotherapist, naturopath, osteopath, registered dietician, podiatrist/chiropodist, speech therapist, athletic therapist

**Vision Care**
- $100 per 24 months
- $150 per year for eye surgery
- Eye Exam of $50 per 2 calendar year
**Dental Care**

- No annual deductible
- 70% (+ 20% dental network savings)
  - Preventive: recall, cleaning, extraction of impacted teeth
- 50% (+20% dental network savings)
  - Basic Services: fillings, oral surgery, endodontics, periodontics
- 1 recall per 12 months
- 20% dental network savings for major services
- No orthodontic services
- $750 maximum per year
QUESTIONS?