AMS/GSS HEALTH & DENTAL PLAN
PRESENTATION TO AMS COUNCIL
January 2014
Your Health & Dental Plan - Quick Facts

Established by referendum in 2000

One of the largest AMS Services – 35,371 students enrolled

Over $6.5 Million in Health & Dental Claims

619 students enrolled dependants

Managed by HDPC. Joint collaboration between AMS + GSS
Health & Dental Plan Presentation

WHY A GROUP PLAN?
Individual Insurance Plans

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
WHO IS STUDENTCARE.NET/WORKS?
Who are we?

• Founded by students in 1996
• Leading provider of student Plans in Canada
• Over 65 partner associations in 6 provinces
• Representing over 625,000 students
• Student-centred organization
• Student clients, student employees
What do we do for you?

**Consultant**
- Negotiation support with Insurer
- Plan Set-Up
- Strategy
- Reporting

**Administrator**
- Member Services Centre
- On campus Office
- Communications
- Opt-Out / Enrolment
- Data Transfer
## Communication & Awareness

<table>
<thead>
<tr>
<th>Print</th>
<th>Web &amp; Email</th>
<th>In Person</th>
</tr>
</thead>
<tbody>
<tr>
<td>• 8,400 Info flyers sent to campus for distribution</td>
<td>• AMS/GSS &amp; UBC websites: plan information and fees</td>
<td>• Participation in campus events (FarmAde, orientation)</td>
</tr>
<tr>
<td></td>
<td>• The Ubyssey: ads placed throughout the year</td>
<td>• Presentations to international, co-op, exchange depts.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• On-campus office and staff assisting students</td>
</tr>
<tr>
<td></td>
<td>• Plan reference guides mailed to students in Sept</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Email reminders and follow ups sent in Sept &amp; Jan</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
What's Covered?

**Health**
- prescription drugs
- vaccinations
- health practitioners
- medical equipment, etc.

**Vision**
- eye exams
- contact lenses and/or eyeglasses
- laser eye surgery

**Travel**
- vacations
- exchange/internships
- trip cancellation
- trip interruption

**Dental**
- cleanings and checkups
- fillings
- root canals
- gum treatments, etc.
Benefit Updates for 2013-2014

- Increased prescription drug exception limit from $1000 to $2000
- Increased eyeglasses and contact lenses coverage from $75/24 months to $100/24 months
Networks: The Best Deal in Town

- Additional complementary coverage
- **Direct discount** to students
- Over 350 providers in the Lower Mainland & over 1500 across Canada
- Easy to find using Google Maps search tool
## Health-Care Networks

### Example of Dental Network

<table>
<thead>
<tr>
<th>Service Description</th>
<th>Insured Portion</th>
<th>Dental Network Savings</th>
<th>Total Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive Services (recall exams, cleanings, extraction of impacted teeth)</td>
<td>70%</td>
<td>20%</td>
<td>90%</td>
</tr>
<tr>
<td>Basic Services (fillings, oral surgery, endodontics, periodontics (gum treatment))</td>
<td>50%</td>
<td>20%</td>
<td>70%</td>
</tr>
<tr>
<td>Major Restorative (crowns, bridges, posts)</td>
<td>Not Covered</td>
<td>20%</td>
<td>20%</td>
</tr>
</tbody>
</table>
Introducing the Doctor Network

Access a DOCTOR ONLINE
with the new Studentcare Doctor Network

See a licensed BC doctor online with Medeo using your existing medical services coverage. You can connect from anywhere via secure video on your computer, iPhone or iPad.

Get started  Watch the Video
Health & Dental Plan Presentation

PLAN STATS & FINANCIAL HIGHLIGHTS
Online Opt-Out Process

5.23 minutes: average time for UBC student to opt out (6 seconds faster than last year!)

95.1% of all opt outs were completed online (that’s 2473 students)

Online opt outs & Proof of Coverage submissions enable students to save time & be sustainable
Health Claims Highlights: 2012-2013

$2,842,254 Total Health Claims

- Drugs: 54%
- Paramedicals: 18%
- Vision Care: 14%
- Medical Aids / Equipment: 9%
- Out of Province: 4%
- Other: 1%
Dental Claims Highlights: 2012-2013

$3,660,989 Total Dental Claims
Looking Ahead

- Needs Assessment through surveys/focus groups

- Ongoing monitoring and analysis of central nervous system agent use and general mental health awareness on campus
Your Best Resource:

Toll free: 1.877.795.4421
In person: SUB RM 42V; Lower Level
Online: ihaveaplan.ca

Here’s to a healthy and productive 2014!
More Savings with Fair Pharmacare

**What is Fair Pharmacare?**
BC Government program that assists low income residents with cost of prescription drugs

**Integration with your Plan**
Guide high plan users to sign up for program to offset costs from student Plan to government.

**The Results?**
Successful implementation: **15% savings** in prescription drug category with costs offset to government