AMS/GSS HEALTH & DENTAL PLAN

PRESENTATION TO AMS COUNCIL

January 2013
Your Health & Dental Plan - Quick Facts

<table>
<thead>
<tr>
<th>Established by referendum in 2000</th>
<th>One of the largest AMS Services – 34,222 students enrolled</th>
<th>Over $6 Million in Health &amp; Dental Claims</th>
</tr>
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<tbody>
<tr>
<td>675 students enrolled dependants</td>
<td>Managed by HDPC. Joint collaboration between AMS + GSS</td>
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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
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.
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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 5 provinces
- Representing over 550,000 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

**Print**
- 8,400 Info flyers sent to campus for distribution
- The Ubyssey: ads placed throughout the year
- Plan reference guides mailed to students in Sept

**Web & Email**
- AMS/GSS & UBC websites: plan information and fees
- Email reminders and follow ups sent in Sept & Jan
- ihaveaplan.ca: one-stop resource for students

**In Person**
- Participation in campus events (FarmAde, orientation)
- Presentations to international, co-op, exchange depts.
- On-campus office and staff assisting students
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>
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<tr>
<th></th>
<th>Insured Portion</th>
<th>Dental Network Savings</th>
<th>Total Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Preventive Services</strong></td>
<td>70%</td>
<td>20%</td>
<td>90%</td>
</tr>
<tr>
<td>recall exams², cleanings²,</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>extraction of impacted teeth</td>
<td></td>
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<tr>
<td><strong>Basic Services</strong></td>
<td>50%</td>
<td>20%</td>
<td>70%</td>
</tr>
<tr>
<td>fillings³, oral surgery,</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>endodontics (root canal),</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>periodontics (gum treatment)²</td>
<td></td>
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<tr>
<td><strong>Major Restorative</strong></td>
<td>Not Covered</td>
<td>20%</td>
<td>20%</td>
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<tr>
<td>crowns, bridges, posts</td>
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PLAN STATS & FINANCIAL HIGHLIGHTS
Change-of-Coverage Statistics

Online Opt-Out Process

5.3 minutes: average time for UBC student to opt out

91.4% of all opt outs were completed online (that’s 2745 students)

Online opt outs & Proof of Coverage submissions enable students to save time & be sustainable
Between Aug. 1 – Oct. 31, 2012, studentcare.net/works resolved over 7500 cases
Health Claims Highlights: 2011-2012

- Paramedical: 16%
- Out of Province: 2%
- Medical Aids / Equipment: 5%
- Vision Care: 14%
- Drugs: 62%
- Other: 1%

$2,693,606 Total Health Claims
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
Dental Claims Highlights: 2011/2012

$3,525,966 Total Dental Claims
Here's to a healthy and productive 2013!
Plan Rationale

Limits of provincial health care

Limits of student finances

Enable students to afford needed health services