AMSGSS
HEALTH AND DENTAL PLAN

Presentation to AMS Council
March 2018
Established by referendum in 1999 (reconfirmed in 2011)

One of the largest AMS/GSS Services – 40850 students enrolled

Over $7.8 Million in Health & Dental Claims

Over 643 dependents enrolled!

Managed by HDPC. Joint collaboration between AMS + GSS
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
We Manage the Health & Dental Plan Student Experience.
Studentcare Networks

National Healthcare Professional Networks
There are over 2,000 professionals across Canada

Take advantage of exclusive offers in your area

Type the name of your association or school.

List of student associations
# Dental Network Example

## AMS/GSS Dental Plan Coverage Chart

<table>
<thead>
<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></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- recall exams</td>
<td>70%</td>
<td>20%</td>
<td>90%</td>
</tr>
<tr>
<td>- cleanings</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>- extraction of impacted teeth</td>
<td></td>
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<td></td>
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<tr>
<td><strong>Basic Services</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- fillings</td>
<td>50%</td>
<td>20%</td>
<td>70%</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>
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<tr>
<td>- periodontics (gum treatment)</td>
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<tr>
<td><strong>Major Restorative</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- crowns</td>
<td>Not Covered</td>
<td>20%</td>
<td>20%</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>
Total Claims Made For Health: $3,430,080!
Total Claims Made For Dental: $4,382,564!
24/7 accessible, confidential counselling services to empower students to thrive
Total SAP cases from Sept 1, 2017 – Feb 28 2018: 512
Over 1600 hours of services used
97% of cases were Counseling Focused
Approx. 800 referrals made from counseling services
Collaboration between HDPC and Counseling Services
Questions/Comments?