

# AMS/GSS HEALTH & DENTAL PLAN

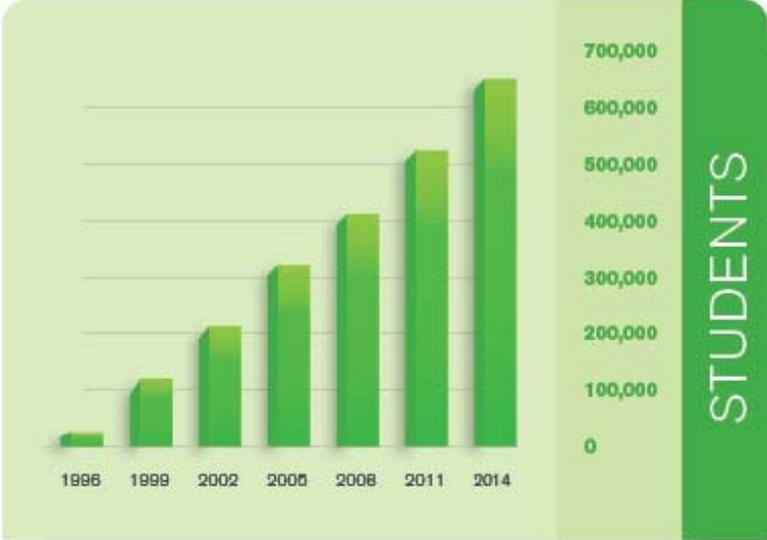
**Partnership Extension**

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# BACKGROUND

Founded in 1996, studentcare.net/works is the leading consultant for, and administrator of, student health and dental care programs in Canada, serving more than 650,000 members of over 70 student associations. Our unique culture—we are former student leaders—and our unmatched record of innovation has set the standard for student health care and fuelled our rapid growth.



Thanks to our unparalleled service infrastructure, outstanding team, and strong connection to the student community, studentcare.net/works has revolutionized student health care while earning the trust of student unions across Canada and building an unrivalled track record of client satisfaction.

We are not just a broker. As a full service specialist, studentcare.net/works has created and operates Canada’s most advanced Plan Member support system. Some highlights of our comprehensive suite of services are:

- Canada’s leading student health and dental plan service model - including online opt outs and enrolments, comprehensive award-winning communications, and flexible, integrated multi-media customer service. Our system is based on delivering the highest quality support through the medium of students’ choice: in person, over telephone, on the Internet, or by e-mail.
- Our data security platform is unmatched, offering the highest level of privacy and security for your members’ information. We have been vetted and approved by university privacy offices at multiple universities across the country as well as the BC Privacy Commissioner. This has also allowed us to have a high level of access to data to ensure a smooth, effective delivery of service. We take our responsibilities seriously and ensure that data is fully secure for every transaction, every time.
- This support is backed by a team of 100 individuals dedicated exclusively to supporting student health care, utilizing an integrated, best-of-breed technology platform developed and fine-tuned

over 15 years, at a cost of over \$1,000,000. Quite simply, no one can match the depth and breadth of our service model

- Our professionally produced, award-winning communication campaigns include multiple media platforms, professional surveys and research, and comprehensive campus information campaigns.
- We are, by far, the fastest growing provider in Canada and we continue to enjoy the best record of client retention and satisfaction.
- We are the only organization in Canada:
  - ✓ specializing exclusively in student health care
  - ✓ with our own dedicated call center to serve students
  - ✓ with an opt-out and enrolment system allowing students flexibility and choice
  - ✓ with a real-time online opt-out system that offers fast and simple credits to student accounts, electronic payment for dependent enrolments, and no blackout period
  - ✓ with real, established, proprietary Health-Care Provider Networks providing savings to students on Dental, Pharmacy, and, Vision Care needs

## OUR RELATIONSHIP WITH THE AMS/GSS

studentcare.net/works first began working with the AMS/GSS in 1999 when we worked together on the founding health and dental plan referendum. Using our experience and technological expertise, we helped the AMS get Plan buy in from both students and the University administration. We also worked closely with UBC to ensure the health and dental plan systems were set up to work with our IT backbone.

Since that initial Plan launch, we have worked actively to remain innovative in our service offering to UBC students. In addition to regular updates to our CRM and IT backbone, we have: introduced a permanent opt out option to make the opt-out process simpler for new students; launched Continuum, a coverage plan for graduating students that delivers a revenue stream back to the AMS that can be reinvested either back into the Plan or to fund other worthy initiatives, (to date this program has seen over \$20,000 coming back to the AMS); and introduced and overseen coverage enhancements to all areas of the Plan (including Travel).

### **Some specific recent highlights of services and innovations introduced at UBC are as follows:**

- By using our knowledge of unique student claiming patterns, we helped successfully negotiate lower, more accurate renewal rates for the AMS/GSS and this has helped ensure a greater degree of financial stability within the Plan.
- Expansion and careful management of our exclusive Health and Dental Networks has resulted in hundreds of thousands of dollars worth of savings for AMS/GSS members. Recent updates to our Vision Networks means that UBC students can combine network coverage with their student Plan to get a new pair of glasses for free.
- In 2011, recognizing the impact that rising prescription drug costs were having on the Plan, we introduced a Fair Pharmacare integration model that helped students—particularly low income students—realize real savings on the cost of their prescription drugs. The end result also saved

the Plan money with a 15% savings in just the first year. This enabled the HDPC to increase Vision and Drug benefits the following year.

- We took a proactive approach to addressing mental health issues on campus by: 1) Improving access by expanding the definition of psychology coverage on the Plan to include Registered Clinical Counselors and Masters of Social Work, 2) Meeting with Health and Counseling Services to understand areas of need on campus, and 3) Establishing partnerships with local, publically funded resources to promote to students via a dedicated microsite: [www.ihaveaplan.ca/mentalhealth](http://www.ihaveaplan.ca/mentalhealth).
- studentcare.net/works conducts regular professionally designed surveys of the membership to seek input and feedback on the future of the Plan. These surveys evaluate students' needs and measure service, operational, and satisfaction targets, using the same professional research methodology as major survey consulting companies. We are currently in the process of conducting a new survey of the membership –free of charge and professionally administered. After all, you can't improve what you don't measure.
- In 2009, recognizing that a passive paper-based communications plan relies upon members to attend events or visit the office to become informed, we introduced E-Healthplan. E-Healthplan is a sophisticated system of email communication management: including visual graphic formatting, content-management, and tracking: all designed to provide your members with targeted, timely information about their Plan: direct to their inbox. This system also enables us to evaluate and report on the overall effectiveness of an e-mail. Reports can measure different criteria including: click rates, opening rates, bounces, cross-platform comparisons, etc. giving us incredible insight and ensuring that we are continuously improving.

We know the high standards demanded by UBC students and our value proposition has been consistently validated by the AMS. It is based on our track record of positive change, growth and maintenance of the Plan, that studentcare has been consistently chosen, at each renewal and competitive review opportunity—one as recent as 2011, to continue working with the AMS/GSS. The AMS/GSS is not alone--we provide health plans to over 70 University undergraduate, and post-graduate student groups, more than any other provider in Canada. Locally, studentcare.net/works has been chosen by UBCSUO, UVSS, Capilano CSU, and the SFSS in recent competitive review processes. We are uniquely prepared to serve the students at UBC, building on our experience of the past fifteen years and moving into the next phase of the AMS/GSS Health and Dental Plan.

## Our BC Partner Schools



## OUR COMMITMENT: NEW INNOVATIONS & IMPROVEMENTS

Our work with the AMS/GSS is not only about the past. By renewing our mandate, the AMS/GSS bases the future growth of the Health & Dental Plan on a strong, tested, and proven track record of results, and will continue to benefit from the many critical services provided by studentcare.net/works, including some new innovations just around the corner.

### WEBSITE ENHANCEMENTS: A NEW ERA OF COMMUNICATION

Introduction of a new era of interactive customer service through our completely redesigned “Total Access POS (Point of Service)” website: providing a real-time customized service experience for your members through a converging account across all platforms and devices. This responsive integrated website is already in the Research & Development phase: at an estimated finished cost of nearly one million dollars.

We have also expanded our E-Healthplan system to include an in-depth digital analysis of all marketing and communications using Google Analytics. Our expertise in this emerging field allows us to customize and fine-tune our communications to your members to give them the best information and tools for decision-making: using precise timing, formatting, graphics, layout, and content-management.

### ENHANCED PLAN - FLEXIBLE CHOICE

The Enhanced Plan is a flexible benefit model that offers students a choice between different levels of coverage at different costs, as an alternative to the traditional one-size-fits-all health and dental plan. The Enhanced Plan would offer flexibility and choice to UBC students and provide coverage options. The committee has already begun work on this project and the November 2014 student survey is designed with a particular focus of getting student input on exactly this topic.

### TECHNICAL PROGRAMMING UPDATES WITH UBC ADMINISTRATION

As the University grows with new degree programs being added or redesigned on an annual basis, new categories of interactions arise between students, studentcare.net/works, and the University. This changing landscape, combined with the technological advancements and maintenance that we do regularly at studentcare.net/works means that it's time for some changes to happen at the University end, to ensure that the most accurate reporting and clear communications can be offered to students. This year, the University has agreed to build these IT processes and changes into the new Student Service Centre interface—a project that, according to University timelines, will be multiple years in the making. studentcare.net/works has offered our technological and team support to the University to help facilitate these processes.

## AGREEMENT RENEWAL

Clearly, we have already been working on projects with the AMS that will have their impact felt several years down the road. However, the issue of agreement renewal was made time sensitive because, as we began the process of building our new campus Health and Dental Plan Office in the new SUB, we were provided a 1.5 year lease to sign—1.5 years being the amount of time that aligns with our current studentcare/AMS agreement. This was a concern to us because we want to ensure that our investment of up to \$100,000 of costs for the new office build are appropriately accounted for by our lease, and by extension, agreement length. We propose to renew our agreement earlier to better align our goals as we move towards a new building opening. Although the new office lease asks for increases in rent, studentcare.net/works will absorb that cost—thus the only change required in the agreement would be to update the length dates to renew for another 5 year period.

As has been demonstrated by our past working relationship with the AMS/GSS, a multiple year term makes sense as it allows for appropriate planning, monitoring, and adjusting of Plan details. As the committee is currently reviewing options to move the AMS/GSS Plan into a new model of flexible benefit options, this period of stability is even more key. In addition to the flexible benefit plan project, studentcare.net/works is in conversations with the University to update how Health Plan data is collected and transacted—a process that is forming a part of the University's multi-year student service centre technical updates plan.

Given the timeframe for some of these larger projects, and the tangible benefits this investment will produce for AMS/GSS members over the long-term, we respectfully propose an early renewal of our current mandate for another 5 year term.