

Agenda of the AMS Health & Dental (Date: Feb, 2019)**Attendance:**

Present: Kuol (AMS VP Finance), John Ede (GSS President) Ahmed (Health and Dental Plan Coordinator), , Soheila(GSS Councillor)

Regrets: Keith (AMS Managing Director, Bahareh (StudentCare), Amy (AMS Councillor)

Guest(s): Natasha Norbjerg (TRG)

Recording Secretary: Jon Tomalty

Call to Order:

The meeting was called to order at 11:09pm

Guest(s):**Call to Order:**

The meeting was called to order at

Agenda:**1. Agenda and minutes approval****Motion to approve the Agenda as proposed**

Moved: John

Seconded: Marium

The motion carries

Motion to approve the minutes to be sent to council

Moved: John

Seconded: Marium

The motion carries

2. Introduction of members(because we have a new team member)**3. General \Updates**

Bahareh: This is a table showing the number of plan members who hit the psychology max in the 2017/2018 benefit year (Sept 2017 – Aug 2018).

Plan Member Type	Hit Annual Max
Member	539
Spouse	4
Dependents	33
Total	576

4. Psychology Coverage

Natasha: After this was brought up in November, we looked into how many people were hitting the \$300 max. We discussed moving to \$500. After the changes to flu vaccine coverage discussed in the summer, we discovered that Studentcare was not

billing according to the new rates; this leaves us with a buffer with how much we can raise rates. Incorporating the rates for the new coverage moves us to a 4.96% increase to the overall rates.

Kuol: How sustainable is this going forward? Will we need to raise fees later on?

Natasha: Based on the individuals who hit the current max, if all of those individuals hit the new max, we would not break the bank.

John: Is the number of people who hit the max not a small number of people to base a large increase on.

Marium: From what we hear from students is that they stop seeing a counsellor when they near the cap. They do not want to pay out of pocket. The people who are hitting the maximum are those who are privileged enough to pay out of pocket.

Kuol: Even if it only affects a small number of students, it is worth it.

Marium: AMS wants to bring this to council tonight, as the increase in costs will be less than 5%. What are the GSS Council's thoughts on this.

John: We presented this at our council as well. Some of the feedback included the fact that 5% is large for an inflationary adjustment.

Marium: If we were only to adjust based on increased premia, the increase would be 3.62%, versus 4.96% when psychology coverage is included.

Kuol: Should we attempt to increase by 5% or just go by 4.96%?

Natasha: I would suggest keeping it at 4.96%

--Were students coming to the AMS in person?

Marium: They have been reaching out in person, over email, and candidates running in elections have been raising it as an issue with a lot of support.

Marium: Does this have the support of the GSS Council?

John: Yes.

John: Can you justify the 3.62% increase in premia.

Natasha: On the healthcare side, your loss ratio is lower than the acceptable loss ratio, however on the dental side we see the inverse, with 3.62% being the total increase.

Kuol: Is there any initiative we should be putting new funding into?

Natasha: There are certain things that will certainly be utilized if they are increased under the plan. Vision, for example

Natasha: I'd just like to make it clear that these numbers are not concrete; they are projections.

BIRT the AMS/GSS Health and Dental Plan Committee recommend AMS and GSS Councils increase fees for the plan by 5%

NOTE: Approximately 3.62% of this increase is due to increasing premia, and approximately 1.34% is based on increased psychology coverage.

Moved: Marium

Seconded: John

The motion carried unanimously, the increase is recommended.

5. A.O.B.

Next Meeting:

The next scheduled meeting is TBA.

Meeting Adjourn:

There being no further business the meeting was adjourned at 11:38