AMSGSS HEALTH & DENTAL PLAN

DECEMBER 2, 2020
PRESENTED BY
BAHAREH JOKAR & KRISTIN FOSTER
WHAT ARE WE GOING TO TALK ABOUT?

1. Our Role and Responsibilities
2. Plan Fundamentals
3. Studentcare Networks: Saving $$
4. Plan Design & Model
6. 2020–2021 Projects
WHO IS STUDENTCARE?

OUR ROLE & RESPONSIBILITIES
From student startup in 1996 to market leader, we’ve grown to represent & service 1,000,000 Students across Canada.

100+ STUDENT UNIONS

85 INSTITUTIONS
ROOTED IN STUDENT LEadership

Lev Bukhman
President & CEO
VP Finance, McGill University

Sophia Haque
Director, Partnerships & Development
VP Finance, UBC-AMS

Del Pereira
Director, Partnerships & Development
VP Finance, University of Waterloo

Kristin Foster
Director, Policy & Engagement
Association Staff, McGill University

Bahareh Jokar
Program Manager
VP External, UBC-AMS

Sophia Haque
Director, Partnerships & Development
VP Finance, UBC-AMS

Larissa Chen
Program Manager
President, SFSS, Simon Fraser

Alex Golovko
Director, Partnerships & Development
President, Carleton University

Patrice Allard
VP, Partnerships & Development
President, University of Montréal

Ali Versi
Pbusiness Analyst
Simon Fraser University

Wolé Akinosi
Executive Assistant
University of Saskatchewan

Robyn Patches
Program Manager
VP Finance, University of Alberta

Dr. Elizabeth Cawley
Director, National Mental Health Strategies
Officer, McGill University
120+ Dedicated Staff

CEO & Founder
Lev Bukhman

Controller
Madeleine des Reivieres

VP Operations
Patrick Lebel

Chief Privacy Officer
Kirsten Le Moyne

CIO
Jean Francois

Director, IT
Emmanuel Chomski

Director Communications
Anna-Marie Martin

Director Member Services
Veronique Lajoie

Director Networks
Michelle Todi

VP Partnerships & Development
Patrice Allard

Directors, Partnerships & Development
Del Pereira | Sophia Haque | Kristin Foster | Alex Golovoko

Program Managers
Larissa Chen | Robyn Paches | Bahareh Jokar | Vanessa Parent | Dominique | Shayna Fleury

Business Analysts
Arr Farah | Yolaine Aubut | David Landry | Ali Versi

Assistants to V.P. | Directors
Sarah + May + Scott + Emma + Wole

Department Staff

Department Staff

Department Staff

Member Services Center

Department Staff
What we do for you

Consultant
• Negotiation with Insurer
• Plan Set-Up
• Strategy
• Reporting & Surveys

Administrator
• Member Services Centre
• Opt Out/Enrolments
• Communications
• Data Transfer
• Community Builder
• Network Administrator
We manage the Health and Dental Plan Student Experience
PLAN FUNDAMENTALS
Administered by Studentcare since 2000

One of the largest AMSGSS Services: 43000 students enrolled

Over $7 Million in Claims paid to UBC Students in 2019-20

Plan overseen by the AMSGSS entirely
BC MSP
aka
Provincial Healthcare

AMSGSS Plan
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
SAVING STUDENT’S MONEY
Provider Networks Studentcare

- DENTAL
- PHARMACY
- PHYSIOTHERAPY
- MASSAGE
- CHIROPRACTIC
- VISION
- NATUROPATHIC
- PSYCHOLOGY

$15 Million In Annual Savings
Dental Network in Action: Preventative Services

Network Coverage 20%

Insurance Coverage 70%

Total Coverage 90%

What You Pay For 70%

What You Get 90%
Pharmacy Network

REXALL'S EXCLUSIVE SAVINGS FOR STUDENTS

10% off your prescription drug costs (up to a maximum of $40)
Simply present a copy of your Pay-Direct Card to your Rexall pharmacy and your pharmacist will process your claim immediately.

20% off on regularly priced Rexall brand products
Includes Be Better, KIT, Nosh & Co., Rose & Robin, and Savvy Home, when you present your Rexall Exclusive Savings Card and your valid Student ID card at time of purchase.*
Managing Risk

• All options available to our partners
• Managing Risk vs Resources for Student Societies:
  ➢ Get the right underwriting for the right time
• Non-profit management
• 23 Years of experience managing all underwriting models
REFUND ACCOUNTING CYCLE

Note: Refund accounting is simply a tool to manage risk – not save money.
Plan Cost Breakdown

Expected claims experience = 90% of the Plan Cost

Administration, Services & Taxes = 10% of plan cost.
PLAN USAGE

ANNUAL CLAIMS HIGHLIGHTS 2019–2020
In 2019-20 your members received $3,556,382 in health claims!
Total Health Multi-Year

- **2015-2016**: $3,478,072
- **2016-2017**: $3,430,080
- **2017-2018**: $3,962,586
- **2018-2019**: $4,424,591
- **2019-2020**: $3,556,382

**Benefit Adjustments**:
- Empower Me
- Reduced vaccination coverage

**Benefit Enhancement**:
- Psychology coverage increase from $300 to $500
In 2019-20 your members received $4,293,086 in Dental claims!
Total Dental Multi-Year

- 2015-2016: $4,373,595
- 2016-2017: $4,382,564
- 2017-2018: $4,906,042
- 2018-2019: $5,513,656
- 2019-2020: $4,293,086
NEW PROJECTS

Permanent Opt-out Removal

International Students: exceptions & supports

Legal Service – Survey to assess student need

2019–20 Surplus Due to COVID-19 Impact on Claims
Questions / Discussion