

# AMS/GSS Extended Health and Dental Plan Committee

**Date:** January 28, 2021

**Time:** 10:02 am - 11:24 am

**Venue:** Virtual meeting

**Present:**

Voting Members: Lucia Liang (Chair, AMS VP Finance), Kimani Karangu (GSS President), Nevena Rebic (GSS), Cole Evans (AMS President)

Non-voting Member: Ahmed Mtiraoui (Health Plan Coordinator)

Guests: Nicolas Romualdi (GSS VP University & Academic Affairs), Keith Hester (AMS Managing Director), Bahareh Jokar (Studentcare), Brent Delveaux (Hub International Insurance Brokers), Natasha Norbjerg (Hub International Insurance Brokers), Aleena Sharma (AMS Funds & Grants), Sheldon Goldfarb (AMS Clerk of Council)

Regrets: Kevin Kang (AMS)

Recording Secretary: Sheldon Goldfarb

## 1. Call to Order

The meeting was called to order at 10:02 am.

## 2. Agenda

The agenda was approved (Kimani, Nevena).

## 3. Legal Survey

Lucia:

- Lots of surveys in the AMS.
- Cole is concerned we're violating our own rules and suggested we run this one through social media.
- Maybe instead we can go back to the idea of a targeted survey, to avoid a mass email.
- So do we do a focused one now or hold off?

Nicolas:

- Can we think about it?

Bahareh:

- Studentcare can do a randomized survey from a smaller pool.

Nicolas:

- Think about the expectations.
- If we only do a small pool, others may say: Why didn't you ask me?

Bahareh:

- We need 300 for statistical relevance.
- Mostly a temperature check.

Nevena:

- Referendum for next year.

Lucia:

- Been talking about problems meeting quorum this year if we do an AMS fee referendum.
- Students worry about increasing fees.
- We're concerned about doing fee changes now.

Nicolas:

- The GSS has approved a fee referendum, but we can wait.
- A \$2 fee is different than a \$30 fee.
- If we get severe pushback, it will give us a sense of things.

#### 4. Mental Health Coverage Increase

Lucia:

- Looking to increase to \$1,000 for this year.
- Covered by last year's refund.
- For the following year, wait till we get a usage report: before deciding to keep it at \$1,000 beyond this year.
- Can do \$750.
- Effective January?

Brent:

- Might as well do it for January: a full calendar year.

Lucia:

- Can we go back to September?

Brent:

- Complicated.
- It's not the policy year max; it's the calendar year max.

Nicolas:

- Don't maxes apply to the policy year?

Bahareh:

- Student plans are by policy year.

Nicolas:

- Have to do this for September 1.
- We can tell students to reapply.

Brent:

- I see calendar year, not policy year in the contract.

Bahareh:

- That's not how we understand the plan.

Nicolas:

- Looks like we are all in agreement on raising to \$1,000.

Bahareh:

- Note: \$1,000 will be consequential to long-run costs.
- Is the plan to go to \$1,000 this year, then drop to \$750 next year?

Nicolas:

- We can explain that it's because of the surplus.

Bahareh:

- Can you check with UBC Counselling on usage?

Nicolas:

- People are not on campus.

Bahareh:

- They're doing virtual sessions.

Cole:

- Haven't heard about it being exceptionally low.

Nicolas:

- Don't think this affects the policy.
- We're hearing from students who have capped out and need help.

Brent:

- No matter how well you communicate it, going down to \$750 will be seen as a loss, a change, a negative.
- People will only think you're taking something away; they won't remember you first raised it up.
- If \$750 is what you can afford long term, that's all I'd do, and then deal ad hoc with special cases.

Bahareh:

- Once other benefits start being used again, the cost will go up: you may need to increase the fee.

Nicolas:

- Unlike a traditional employer, we have a duty to do best for students.
- There's a big demand now.
- I'm ready to deal with the PR problems.

Brent:

- The pandemic may last into next year.
- If \$1,000 is right now, then figure out how to stick to \$1,000.
- If you move to \$1,000, stay there; make some decisions about how to keep it.
- If not, it will work against you.

Lucia:

- Do we have enough money in the reserve to absorb increases?

Keith:

- We do, depending on claims.
- I'm also thinking we'll get further credit.
- We do have room.

Lucia:

- \$1.7 million from last year, plus \$500,000.
- That gives us room.
- I'm comfortable setting it at \$1,000 and keeping it at \$1,000 next year.

Nevena:

- I'm supportive of increasing it to \$1,000 and keeping it at \$1,000.
- I'm very excited. This is amazing, transformative.

Nicolas:

- Do we have benchmarks?
- Comparisons to other schools?

Bahareh:

- There are very different models, but \$1,000 would put you ahead of everyone.

Nicolas:

- I'd love to pass this and make an announcement that we provide the most coverage in western Canada.

Brent:

- You can always say \$800 now and \$1,000 later.
- And let us check the policy year/calendar year issue.
- You want to make sure it's a long-lasting benefit.

Bahareh:

- Increasing to \$800 is still not dipping into the reserve.
- Even at \$1,000 still pretty close; dipping into it a bit.
- I'd recommend a little increase to the plan fee instead of none – and then you won't have to make a big jump later.
- By next meeting we can have projections of how much the plan will cost.

Nicolas:

- There's pressure from the student body; that's why I'm ready to go to \$1,000 and figure out how to continue it.
- I don't want to wait anymore.
- I acknowledge a little bit of risk.

Bahareh:

- One is a mid-year benefit adjustment.
- The other is a sustainable level.
- Only 183 students have hit the max this year.
- Not a huge number. Not that you shouldn't increase, but ...

Nicolas:

- There are people close to the cap who won't claim.

Brent:

- I just want to make sure the plan is sustainable.
- You do have that \$1.7 million, plus \$500,000, extra this year.

Bahareh:

- And there's the 5% increase that's allowed.

Nicolas:

- Three years ago we were at \$300.
- This is more than a threefold increase.
- We should really put that out there.

Kimani:

- Was thinking of going slowly, but if we have the money, I am comfortable to go ahead.
- Some people don't even go for counselling because they can't afford it or don't know there is coverage.
- It's like a Christmas gift.

Lucia:

- How long before we clarify the details, e.g., about policy versus calendar year?

Brent:

- I've sent a text to Pacific Blue Cross.
- Will get back to you.

Nicolas:

- Will rejected claims have to reapply?

Brent:

- Will check to see if PBC can automatically readjust.

Nicolas:

- And if the student didn't keep the receipt?

Bahareh:

- Studentcare can work with students on any document issues, but now everything is digital.

Lucia:

- When announcing? Who should do it?

Nicolas:

- Maybe Studentcare can do it.

Bahareh:

- Not a problem. Just need clarification.

Lucia:

- Once we receive all the documents, I can send out the motion for an email vote and then send information to Bahareh.

## 5. Subsidy Update

Lucia:

- Nothing much done since last time.

Nicolas:

- How many applications?

Ahmed:

- 1,830 to date.
- First time this big a number.
- Lots of First Years are overseas and have never come to Vancouver.
- Should we wait till they come?

Nicolas:

- Can we get UBC to give them a tuition credit?

Lucia:

- I can speak to Enrolment Services.
- For students in financial need, we urge them to opt out if they're out of the country.
- They missed the first deadline, but there's a second one in July, so it's okay.

Nicolas:

- We can't judge bursaries on the basis of whether they may opt out.

Ahmed:

- But we can advise them.

Nicolas:

- Enrolment Services can credit student accounts.

Ahmed:

- Why don't we let local students get the bursaries?
- International students can opt out anyway.
- That will leave more money for the subsidy.

Kimani:

- The end goal is for those who qualify to get the money.
- Let's see how we can sort this out.

Nicolas:

- If we tell international students to opt out, they may not act on the message.
- We still have to assess them if they continue with a bursary application.
- Can we offer the opt-out now instead of in July?

Bahareh:

- If they're an international student, they can opt out in July.
- It's not possible now. They have to do it in July.

Kimani:

- We were not effective in communicating with them originally.
- I know there is a concern about the number of emails, but we need to get correct and clear information sent out.

Lucia:

- Already planning another email to remind them about the opt-out.

Nicolas:

- I said to not do what we did; don't do this.
- There's been confusion about the bursary/subsidy.
- If the choice is give up the plan or get it for free, obviously they're going to choose to get it for free.
- No wonder we're getting so many subsidy applications.
- If we receive applications, we have to process them.
- We can't reject them on the assumption they're going to opt out.

Ahmed:

- Lots of confusion among students.

Nicolas:

- No one's going to withdraw from the bursary process.
- There's no benefit in that for them.
- There's no way I'm okay with arbitrarily removing people from the bursary process.

Ahmed:

- Don't you think it's best to have local students take advantage of the subsidy?

Nicolas:

- Of course.
- But the way we operationalized this ...
- We can ask people to shift to opt-out, but we shouldn't remove them.

Nevena:

- And do we know they're out of the country?

Ahmed:

- We received emails from some.

Nicolas:

- How many?

Ahmed:

- 50-60.

Lucia:

- We can review this.
- Should we ask Enrolment Services to credit their accounts?

Nicolas:

- Yes.
- Let's tell them we have a problem reimbursing and ask if we can give them the money and apply it to students' tuition.

## 6. Mental Health Coverage Increase Part II

Brent:

- Just received a text from Pacific Blue Cross.
- It is the benefit year, September-August.
- What Bahareh said.
- We'll have something quick.

MOVED COLE, SECONDED NEVENA:

"That the committee approve a mental health benefit increase from \$500 to \$1,000."

... Carried

Brent:

- Still need to check with PBC about readjusting claims.
- Hope to hear today.
- Need to tell students.

Bahareh:

- Will take us till mid next week.

Brent:

- Could just briefly announce good news.

Lucia:

- Over social media.

Nicolas:

- Should make sure we get the information complete.

Bahareh:

- Our call centre won't know about the increase yet if you announce right away.

## 7. Legal Survey Part II

Bahareh:

- Whenever it's finalized, can you send it my way?

Nicolas:

- Can do that easily.

Bahareh:

- Who will do it?

Nicolas:

- The AMS has to decide. It's an AMS survey.

Bahareh:

- Helpful to present at Executive Committee.

Sheldon:

- It has to go to Council.

Cole:

- The Executive will have to discuss this.
- We have a lot of surveys going on.

**The meeting adjourned at 11:24 am.**