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 Rebić (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.