

AMS/GSS Extended Health and Dental Plan Committee

Date: February 25, 2021

Time: 10:02 am - 11:06 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), Vivian Tan (GSS General Manager), 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, Cole).

3. Psychology Expansion

Lucia:

- There have been delays, technical difficulties.
- By March 1?

Brent:

- Going to check.

4. Bursary Applications

Ahmed:

- 1,960 applications.
- Same threshold as before, but many more applicants this year.
- Very few Term 2 students.
- Up to the committee to decide where the cutoff point should be.
- Need to start from how much money we have to distribute.
- Every year we have \$50,000.
- Do we want to use more from the reserve fund?
- Is COVID year an exception?

- But we have to think of the years ahead.

Lucia:

- \$50,000 not enough if we full on advertise the bursary.
- There's more advertising now.
- People are starting to know.
- More applications than ever.
- A good thing.

Nicolas:

- The time has come to think about full and partial subsidies.
- As this becomes better known, applications are likely to increase.
- I know there are more students in need.

Lucia:

- First term gave out \$118,000.
- Could transfer surplus money towards this.
- There's a \$189,000 balance in the fund.

Keith:

- The money's there to give to students.

Nicolas:

- Have to balance money coming in and going out.

Keith:

- Yes, no CPI increase this year, and psychology benefits are going to affect things.
- Have to make sure not to give away too much.

Nicolas:

- So there's already \$60,000 in deficit for Term 1..

Lucia:

- I wouldn't call it a deficit.

Nicolas:

- I think we can give \$50,000 now; \$60,000 at most.
- With the understanding that next year we'll administer more conservatively.

Lucia:

- Lots of thought about this bursary in the past.
- Advertising.
- So this is not unexpected.
- I think \$60,000 max.

Nicolas:

- It's been a job well done, getting more people applying.
- Now the question is how to distribute the money.
- Some are \$13,000 in the red; some are only \$2,000 in the red: they shouldn't get the same amount.

Lucia:

- Threshold of full versus partial.
- Every \$5,000 a change in increment.
- That's how the U-Pass subsidy is administered.

Nicolas:

- Right now we need to be more conservative than we would like.
- Not in an ideal situation.

Ahmed:

- Definitely will be seeing a large number of applications.
- More people know.

Nicolas:

- Is there more from the transit subsidy?

Lucia:

- Yes, we allocated \$70,000 but only used \$60,000, so we have \$10,000 left.
- Can we use that \$10,000?
- One worry: why is UBC funding an AMS service?
- But U-Pass is a joint program with UBC.

Nicolas:

- We should give aid to people who are in the red, not in the black.

Lucia:

- Different amounts for those living with their parents and those not living with their parents.

Nicolas:

- If you're in the red, you're in the red, regardless of whether you're living with your parents or away from them.
- If the need is less, give only 50%.

Keith:

- Makes sense.

Ahmed:

- Used to be different cutoffs for with and without parents.

Nicolas:

- We used to give to people who were in the black; now we're only going to give to those in the red.

[Nicolas did calculations. The conclusion was that those with a need of up to \$3,000 would get a 50% bursary; those with more would get a full bursary; those with no need would get no money.]

MOVED NEVENA, SECONDED KIMANI:

"That the committee agree to allocate \$62,000 for the Term 2 Health and Dental Bursary."

... Carried

5. Permanent Opt-Out

Bahareh:

- Spoke of this before to the Executive Committees and AMS Council.
- We proposed moving forward that there be no more permanent opt-outs.
- Permanent opt-outs made sense when it was difficult to opt out, so we provided a way to opt out one time permanently.

- But now we are encountering quite a few cases of students coming back and having to pay a penalty to re-enroll.
- We recommend we move ahead with only annual opt-outs.
- We will grandfather those who have already opted out permanently.

Aleena:

- Maybe the first year or so, have a soft deadline on opt-outs.
- Many students miss the deadline.

Bahareh:

- Two issues here:
- Opt-out deadlines have been the same for both annual and permanent.
- We've been flexible this year, but don't want to confuse the two issues.
- New students won't know about permanent opt-outs.
- Those already doing annual opt-outs will know about deadlines.
- The criteria are not changing. The deadline is not changing.
- Just we're asking all students to do this annually now.
- We're avoiding all the administrative headaches if a permanent opt-out's situation changes and then wants to opt back in.

Nicolas:

- No need for a campaign to say the permanent opt-out is no longer available.
- It's only relevant to those who did opt out permanently in the past.
- If they inquire, tell them they're grandfathered.

Bahareh:

- It's the responsibility of students to read emails and meet deadlines.
- Reluctant to allow beyond the deadline when others meet the deadlines.
- And there are underwriting implications.

Nevena:

- Don't see the need to do any additional advertising.
- Maybe just emphasize that you will have to opt out every year.

Nicolas:

- I agree that it's students' responsibility.
- But it's our responsibility to inform the students.
- Let's be sympathetic because of the tsunami of information.

Bahareh:

- But some students open emails and take no action.
- We need to be consistent with this policy.

Nicolas:

- How many are permanently opted out?

Bahareh:

- We don't get constant updates, but from other institutions, it's mostly annual.

Nicolas:

- A minor concern: If the number of opt-outs increases, will that put a burden on administration?
- If there are 5,000 more opt-outs a year?

Bahareh:

- Not an issue. It's an automated process.

Nicolas:

- We do need to let the University know so they can give correct information to the students.

Bahareh:

- The University administrators just refer to the website.
- But I'm happy to reach out and tell them there are no more permanent opt-outs.

MOVED NEVENA, SECONDED COLE:

"That the permanent opt-out no longer be in place effective September 1, 2021."

... Carried

6. Special May Opt-in

Bahareh:

- Some students in one program want early access to the Health and Dental Plan.
- Through a self-enrollment process.
- We wanted to re-evaluate.
- Would we need a referendum?
- Asking about other programs.
- They get four months of coverage at a pro-rated fee.
- What we did last year made sense.
- We want the committee to give permission for every year.

Nicolas:

- It worked fine.
- Don't want to mess with things that work fine.

Lucia:

- Did any groups email late and miss the deadline?

Bahareh:

- Even if a little late, can be made retroactive.
- The department will contact us.
- We had one instance of that, and we have a procedure in place.

Nicolas:

- If other students start in May, we can just facilitate them to self-enroll.
- But I don't think there's any other category.
- If UBC starts a big program in May ...

Lucia:

- One program starts in June: how does that work?

Bahareh:

- They'd be billed in September.

Lucia:

- Nothing June-September.

Bahareh:

- Not unless there's an overwhelming demand.
- We should just let it lie.

MOVED KIMANI, SECONDED NEVENA:

“That the committee approve the special May intake period for self-enrollment.”

... Carried

7. Psychology Expansion II

Brent:

- Checked with PBC.
- Won't be till March 8.

Bahareh:

- Call centre agents are prepped.
- Waiting to send out the email.

Lucia:

- When can we tell students? March 8?

Brent:

- At earliest mid to late next week.
- The new claims system will be ready March 8.
- PBC has a backlog.
- There needs to be a penalty: they're already late.
- Want something in writing from them.

Lucia:

- Will it be pushed back again?
- What has Studentcare communicated?

Bahareh:

- We will post the protocol for submitting retroactive claims on the website.
- Not looking at a lot of students who've hit the \$500 cap.
- We'll probably get new claims once students hear it's been expanded.

The meeting adjourned at 11:06 am.