

STUDENTS' COUNCIL LATE ADDITIONS

Tuesday, July 8, 2008
Council Chambers 2-1 University Hall

LATE ADDITIONS (SC 2008-06)

2008-06/3 EXECUTIVE COMMITTEE REPORT

2008-06/3b Oral report from VP Academic, John Braga

2008-06/3c Oral report from VP Operations and Finance, Steven Dollansky

2008-06/6 GENERAL ORDERS

2008-06/6d **HNATIUK MOVES THAT** Students' Council appoint (1) member to the Audit Committee

2008-06/7 INFORMATION ITEMS

2008-06/7d MSA/DSA/LSA Health Plan Survey Report

Please see document LA 08-06.01

2008-06/7e Mark Hnatiuk, Science councillor, resigns from Students' Council

Please see document LA 08-06.02

2008-06/7f Mark Hnatiuk resigns from Audit Committee

Please see document LA 08-06.03

2008-06/7g Beverly Eastham, VP External-Report

Please see document LA 08-06.04

2008-06/7h John Braga, VP Academic-Report

Please see document LA 08-06.05

HEALTH & DENTAL PLAN

SURVEY REPORT

January 2008



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APPENDIX A: SURVEY DATA

1.0 INTRODUCTION

1.1 Background and Rationale

The University of Alberta Faculty of Medicine & Dentistry and the Faculty of Law have enlisted the support of studentcare.net/works to conduct a survey of their members in order to obtain information and feedback on the possible implementation of a group health and dental plan for U of A students in the Faculties of Medicine and Dentistry, and Law.

Survey findings are presented to the relevant Student Associations (Medicine (MSA), Dentistry (DSA), and Law (LSA), to assist in determining the health and dental care needs and preferences of their members and to inform future decisions regarding student health and dental programs on campus.

This report provides an overview of the survey objectives and methodology, presents the key findings of the survey, and makes a number of recommendations for consideration by the MSA, DSA, and LSA. The report has been prepared by studentcare.net/works' research staff and is based on survey data collected online in November 2007.

The survey provided students with an opportunity to comment on a number of key issues with respect to health and dental services including their current coverage, as well as their preferences with regard to the implementation of a student plan, plan benefits, plan services (including an opt-out provision), and plan cost.

1.2 Organizational Profile: studentcare.net/works

studentcare.net/works is Canada's largest provider of student health and dental plans and is the only organization in Canada that specializes exclusively in student health care.

Established in 1996 to serve the health and dental care needs of Canadian post-secondary students, studentcare.net/works now serves more than 350,000 members at 35 post-secondary institutions and 44 student associations.

studentcare.net/works is a full-service health and dental plan provider, delivering a wide range of value-added services to clients, including brokerage services, plan management and administration, communications and consulting, and research.

The company's head office is in Montreal, with service offices throughout Quebec, Ontario, British Columbia, and Saskatchewan.

2.0 OBJECTIVE

2.1 Research Objective

The primary objective of the survey was to obtain information from students in the Faculties of Medicine and Dentistry, and Law on their current health and dental coverage, as well as their preferences with regard to the possibility of a group health and dental plan for U of A students in these Faculties. This feedback will inform future health and dental plan related decisions by the MSA, DSA, and LSA.

2.2 Survey Design

The Students' Associations Executives were given the opportunity to review and provide input on the survey questions, and this was included in the final survey presented to members. In consultation with studentcare.net/works, feedback from members was sought on three main topics: current coverage, services, and costs.

1) Current Coverage

- How many students are currently covered by an extended health and dental plan?
- How often are students receiving dental care?

2) Services

- Are students in favour of the implementation of a health and dental plan for Medicine, Dentistry and Law students?
- Would students like to see such a plan implemented in January?
- What benefits do students feel should be covered by a student health and dental plan?

3) Costs

- What out-of-pocket expenses have students incurred for their health and dental care needs?
- What individual cost would students be willing to pay for a health and dental plan?
- What type of Plan administration (online vs. on-campus resources) are students willing to pay for?

Respondents were also given the opportunity to give additional comments at the end of the survey.

3.0 METHODOLOGY

3.1 Sampling Methods

The survey was conducted online from Nov. 14 - 28, 2007. The objective was to obtain 300 completed surveys. This goal was surpassed, with 477 surveys completed.

To ensure that multiple submissions would not be permitted, user Internet Protocol (IP) addresses were tracked. Although not linked to the answers submitted, for IP addresses that submitted more than one survey only the first submission has been used in the analysis.

It should be noted that there are some limitations with online survey methodology. Chiefly, the online sample for this survey was based on self-selection and was not entirely random (i.e. a random group of students was not pre-selected and asked to complete the survey). However, experience with previous surveys shows a close correlation between online self-selection surveys and random samples (i.e. telephone surveys). The web-based survey formats allow the respondent the necessary time to reflect on each question, thereby reducing confusion (which can arise in telephone surveys when respondents are asked to recall the options available).

Where possible, we have used the most recent enrolment statistics, as published in the 2006-2007 Data Book by the Strategic Analysis Office (www.ualberta.ca/IDO/databook/06-07/toc.html) for comparison with the survey respondent demographic statistics to demonstrate that a representative sample was obtained.

3.2 Margin of Error

With a student population of 2,084 (full and part-time undergrads in the Faculties of Medicine & Dentistry and Law, Fall 2006), a sample size of 477 students gives us a margin of error of no more than +/- 4%, 19 times out of 20. This is an acceptable margin of error, as the objective is to observe general trends (i.e. students' current coverage status, or their preferences regarding a possible health and dental plan) and to look for potential areas of concern (i.e. how often they are visiting a dentist). In either case, even the most extreme deviation possible (within +/- 4%) will not alter the conclusion that would be derived from the data. For example, the difference between whether 79% or 87% of respondents indicate support for dental care as a potential benefit would not alter the conclusion that there is substantial support for that particular benefit.

Finally, in order to decrease this margin significantly, say to +/- 2%, we would need to raise the sample size to over 1,100 respondents and our conclusions would be the same.

4.0 SURVEY FINDINGS

4.1 Key Findings

Just over half of respondents (52.9%) are not covered by any health or dental plan, while 8.5% have either extended health or dental coverage, but not both. Slightly more than a third of respondents (38.6%) are covered by an extended health and dental plan. Less than half of respondents (49.7%) have visited a dentist in the past six months, while 27.1% have not in over a year (including 15.9% in more than two years and 7.3% in over 4 years).

An overwhelming majority (89.3%) were in favour of a health and dental plan to cover medical, dental, and law students. Among a selection of possible benefits, respondents showed the highest interest (an answer of 'very important' or 'important') in coverage for dental checkups and cleanings (98%), prescription drugs (91.3%), fillings and wisdom tooth extractions (91.2%), eye exams (86.7%), root canals and in-depth cleanings (86.2%), and eyeglasses or contact lenses (86.7%).

Many respondents have had to pay out-of-pocket for health-care expenses that were greater than the average fee for a student group health and dental plan: just over half of them (50.7%) spent \$250 or more on such expenses in the past 12 months, including 14.4% who spent between \$500 and \$999 and 6.8% who spent over \$1,000.

As for how much students would be willing to pay for 12 months of coverage under a student health and dental plan, the results varied. 46.7% of respondents answered that they would be willing to pay between \$210 and \$240 for "better coverage including vision care, more dental", while 40.5% said they would be willing to pay between \$250 and \$280 for "comprehensive, comparable to most employer plans". The remaining 12.8% said they would be willing to pay between \$175 and \$200 for "just the basics, limited paramedical, no vision care". In addition, a majority of students (79.9%) indicated that they would be most comfortable with accessing forms and general Plan information online and by telephone rather than through on-campus resources.

4.2 Student Demographics

The first section of the survey dealt with general demographic information such as gender, student status, department/faculty of study, etc. Demographic data is presented in order to determine whether a representative sample has been obtained.

Where possible, the survey data is validated against the most recent statistics available from the Strategic Analysis Office at the University of Alberta (as at Dec. 1, 2006).

Gender

The following chart compares the gender of survey respondents vs. actual student statistics:

Gender	Combined no. of Respondents	% of Total Respondents	% of Actual Enrolment*
Female	264	56.1%	52.0%
Male	199	42.3%	48.0%
Decline	8	1.7%	
Total	471	100%	100%

*undergraduates in bachelor programs in the faculties of Medicine and Dentistry, and Law, Fall 2006.

Status

The following table shows the status of survey respondents and compares the results with actual student statistics.

Student Status	Combined no. of Respondents	% of Total Respondents	% of Actual Enrolment
Full-time	461	98.1%	98.7%
Part-time	5	1.1%	1.3%
*Graduate	5	1.1%	
Total	470	100%	100%

*Any graduate students filling out the survey were informed that they are already eligible for the GSA Health & Dental Plan.

Age

The following chart shows the age of survey respondents:

Age	Combined no. of Respondents	% of Total Respondents
17 to 19	7	1.5%
20 to 22	86	18.3%
23 to 24	171	36.3%
25 to 29	173	36.7%
30 and over	31	6.6%
Decline	3	0.6%
Total	471	100%

Department/Faculty of Study

The following chart shows the Department/Faculty of study of survey respondents:

	No. of Respondents	% of Total Respondents
Medicine	170	35.7%
Medical Lab Sciences	15	3.2%
Dentistry	39	8.2%
Dental Hygiene	21	4.4%
Law	233	48.9%
Total	478	100%

Family

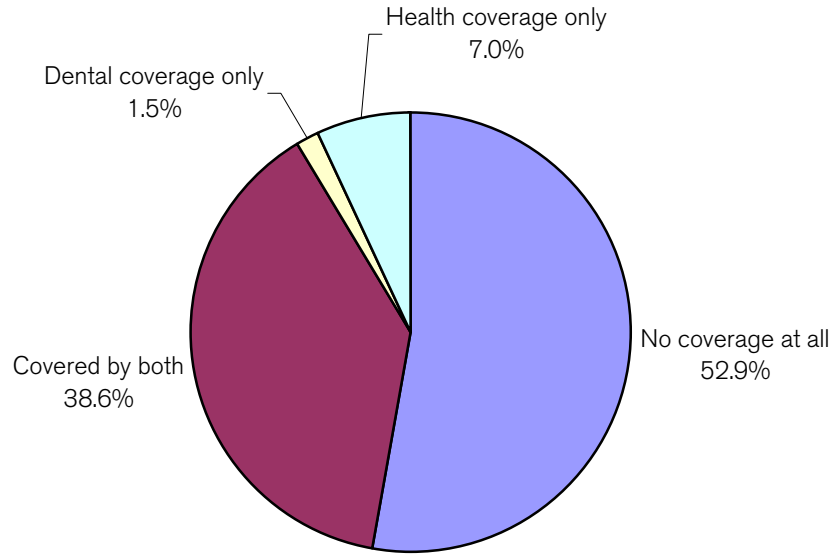
The following chart shows how many students have a spouse or common-law partner and dependent children:

	No. of Respondents	% of Total Respondents
A spouse or common-law partner	93	19.7%
Dependent children	20	4.2%
None of the above	358	76.0%
Total	471	100%

4.3 Current Coverage

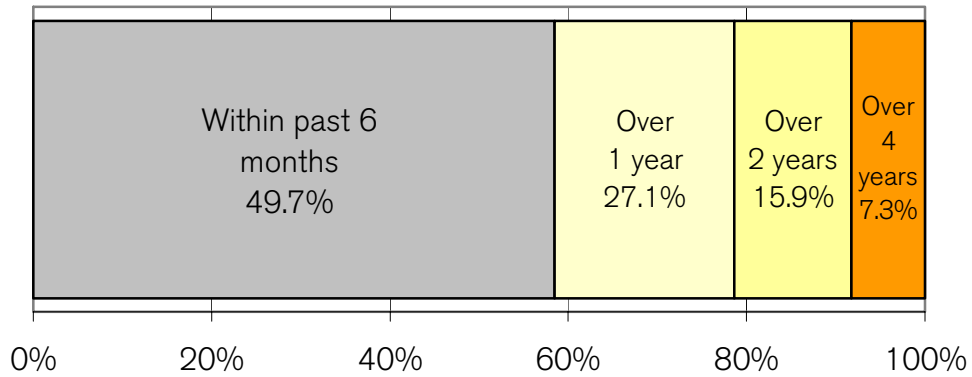
Extended Health and Dental Coverage

Students were asked whether or not they are covered by an extended health and/or dental plan (e.g. employee or group plan through parent or spouse). The results are displayed in the following chart:



Dental Care

Students were asked when they last visited a dentist. The results are displayed in the following chart (excluding the one respondent who did not answer the question):



4.4 Services

Student Health & Dental Plan

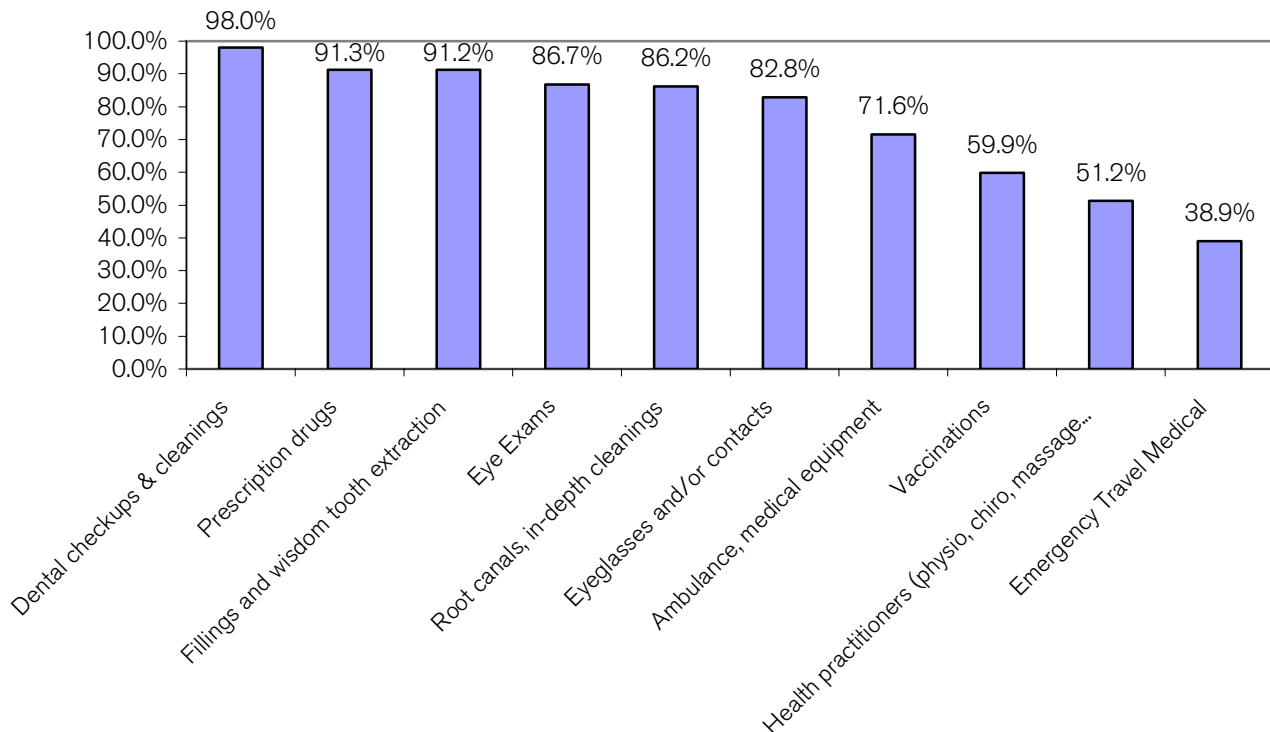
Students were asked if they think there should be a health and dental plan to cover health and dental care expenses for Medical, Dental, and Law students. Their answers are displayed in the following chart:

	Combined no. of Respondents	% of Total Respondents
Yes	416	89.3%
No	50	10.7%
Total	187	100%

To gauge immediate versus future need, students were then asked if they would prefer to see such a plan implemented in January, for the remainder of the 2007-2008 year. Over 75.4% said 'yes, if it is administratively possible', indicating a strong motivation and need for health and dental coverage as soon as possible.

Health & Dental Plan Benefits

Students were asked what benefits they would want to have covered in such a plan. All answers are on the chart below. Percentages shown are the number of students who gave a selection of 'Very important' or 'important' for each selection.

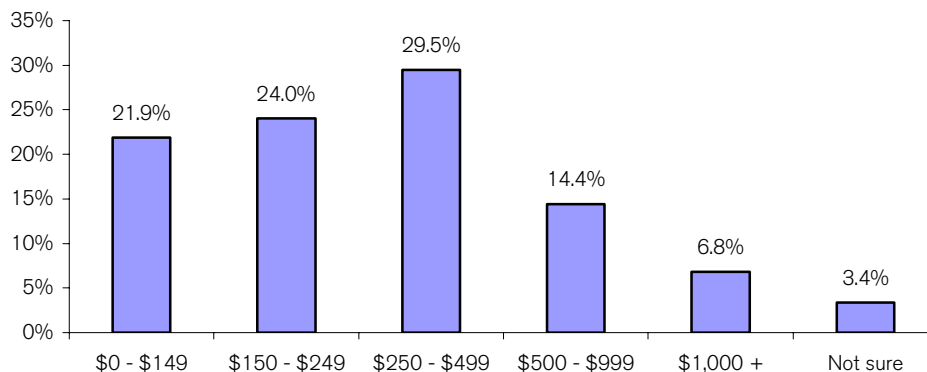


4.5 Costs

Out-of-pocket Expenses

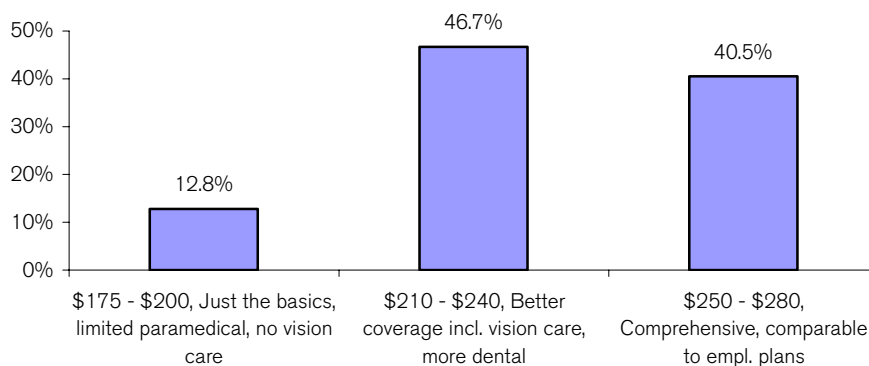
Respondents were asked if in the past year they had to pay out-of-pocket for any health or dental care that was not covered by insurance. 62.9% of respondents indicated that they had, while 37.3% said that they had not.

The following chart indicates how much students spent on such expenses. 50.7% of these students spent over \$250 in the past year, while 21.2% spent over \$500.



Health & Dental Plan Costs

Students were asked to indicate what they would be willing to pay for a student health and dental plan (12 months of coverage). The results are displayed in the following chart:



Students were also asked if they were prepared to pay more for on-campus resources to help with Plan information, opt outs, enrolments and submitting claims. 79.9% answered no, that they were comfortable accessing the above information online and by telephone, while 20.1% said they would be prepared to pay more in order to have on-campus services.

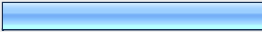



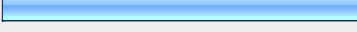
5.0 RECOMMENDATIONS


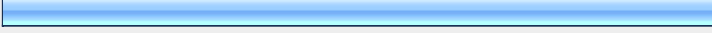

studentcare.net/works presents the following recommendations to the MSA, DSA, and LSA for consideration:

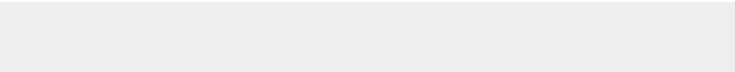
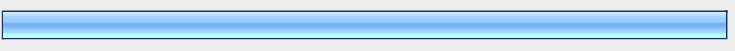
1. Over half of the students surveyed were not covered by an extended health/dental plan, yet an even larger majority felt that there should be a health and dental plan to cover health-care expenses for students in the faculties of Medicine and Dentistry, and Law. According to these results, there is a strong and clear interest in the implementation of a student health and dental plan.
2. Respondents prioritized a variety of health and dental benefits. In particular, respondents emphasized the importance of preventive dental services (checkups and cleanings), prescription drugs, eye exams, basic dental services (fillings, wisdom teeth extraction, root canals), and eyeglasses and contact lenses. The results demonstrate that students require a plan with equal consideration given to health benefits, dental benefits, and vision benefits.
3. More than three quarters of the respondents were in favour of accessing information online and by telephone rather than through on-campus resources. This should be taken into account if designing a Plan, since it would reduce the overall administrative costs.
4. If a student Plan is implemented, the Plan should promote the opportunity for students to coordinate benefits if they have existing coverage as this survey indicates that over half of respondents incurred out-of-pocket health costs that exceed the average fee for a student group health and dental plan.
5. The last word is given to students. Comments left by survey respondents also indicate support for a health and dental plan for medical, dental and law students. All comments can be found in Appendix A.

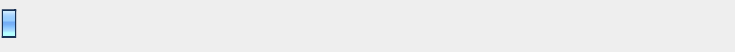
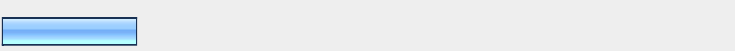

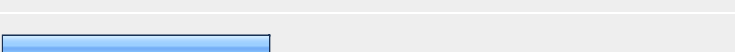


APPENDIX A – SURVEY DATA

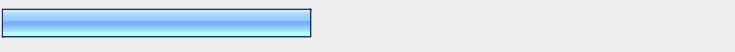
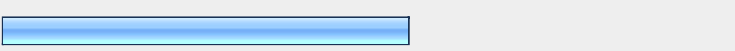

U of A Health & Dental Plan Survey - Faculties of Medicine, Dentistry, and Law

1. My department/faculty is:			Response Percent	Response Count
Medicine			35.7%	170
Medical Lab Sciences			3.2%	15
Dentistry			8.2%	39
Dental Hygiene			4.4%	21
Law			48.9%	233
Other (please specify)			0.0%	0
			<i>answered question</i>	476
			<i>skipped question</i>	1

2. I am a:			Response Percent	Response Count
Part-time undergraduate student			1.1%	5
Full-time undergraduate student			98.1%	461
Graduate student (Note: if you are a graduate student, you are already eligible for the GSA Health & Dental Plan)			1.1%	5
			<i>answered question</i>	470
			<i>skipped question</i>	7

3. Are you an international student?			Response Percent	Response Count
Yes		0.0%	0	
No		100.0%	470	
			<i>answered question</i>	470
			<i>skipped question</i>	7

4. My age is:			Response Percent	Response Count
17 - 19		1.5%	7	
20 - 22		18.3%	86	
23 - 24		36.3%	171	
25 - 29		36.7%	173	
30 and over		6.6%	31	
Decline to answer		0.6%	3	
			<i>answered question</i>	471
			<i>skipped question</i>	6

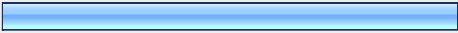

5. I am:			Response Percent	Response Count
Male		42.3%	199	
Female		56.1%	264	
Decline to answer		1.7%	8	
			<i>answered question</i>	471
			<i>skipped question</i>	6

6. I have:			Response Percent	Response Count
A spouse or common-law partner			19.7%	93
Dependent children			4.2%	20
None of the above			76.0%	358
			<i>answered question</i>	471
			<i>skipped question</i>	6

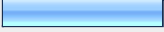
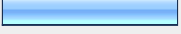
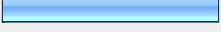
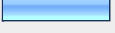


7. I am covered by an extended health/dental plan, on top of Alberta Health (e.g. employee or group plan through parent or spouse):			Response Percent	Response Count
Yes > A dental insurance plan			1.5%	7
Yes > An extended health insurance plan			7.0%	33
Yes > Both an extended health and a dental plan			38.6%	181
Not covered by either			52.9%	248
			<i>answered question</i>	469
			<i>skipped question</i>	8

8. When was the last time you visited a dentist?			Response Percent	Response Count
Over 4 years ago			7.3%	34
Over 2 years ago			15.9%	74
Over 1 year ago			27.1%	126
Within the past 6 months			49.7%	231
			<i>answered question</i>	465
			<i>skipped question</i>	12

9. Have you had to pay for any out-of-pocket health or dental care costs in the past year?



		Response Percent	Response Count
Yes		62.9%	293
No		37.3%	174
		<i>answered question</i>	466
		<i>skipped question</i>	11

10. If so, approximately how much have you paid?

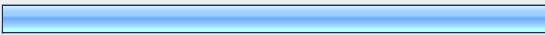
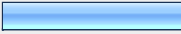
		Response Percent	Response Count
\$0 - \$149		21.9%	64
\$150 - \$249		24.0%	70
\$250 - \$499		29.5%	86
\$500 - \$999		14.4%	42
\$1,000+		6.8%	20
Not sure		3.4%	10
		<i>answered question</i>	292
		<i>skipped question</i>	185

11. Would you support a Faculty-based Health & Dental Plan where the fee is automatically assessed for students registered in the Faculties of Medicine & Dentistry, and Law?

Note: Students who are already covered elsewhere would be able to opt out and have the fee waived.

		Response Percent	Response Count
Yes, I support a student Health & Dental Plan		89.3%	416
No, I do not support a student Health & Dental Plan		10.7%	50
		<i>answered question</i>	466
		<i>skipped question</i>	11




12. Would you prefer to see the Plan implemented in January, for the remainder of the 2007-2008 academic year? Note: The fee would be pro-rated (reduced) and you would be reimbursed for health and dental care expenses beginning January 1st.

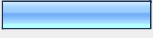
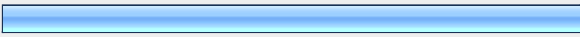
		Response Percent	Response Count
Yes, in January if it is administratively possible		75.4%	316
No, wait until September		24.6%	103
<i>answered question</i>			419
<i>skipped question</i>			58

13. What benefits would you want to have covered? Please rank in order of priority.

	Very Important	Important	Undecided	Not Very Important	Not Important	Response Count
Prescription Drugs	68.3% (282)	23.0% (95)	3.4% (14)	4.6% (19)	0.7% (3)	413
Paramedical Practitioners (i.e. Physiotherapy, Chiropractor, Registered Massage Therapy, Naturopath, etc.)	20.1% (82)	31.1% (127)	13.5% (55)	24.5% (100)	10.8% (44)	408
Eye Exams (Optometrist or Ophthalmologist)	43.8% (181)	42.9% (177)	6.1% (25)	6.1% (25)	1.2% (5)	413
Eye Glasses and/or Contact Lenses (Prescription)	45.4% (187)	37.4% (154)	6.6% (27)	7.5% (31)	3.2% (13)	412
Emergency Travel Insurance (Out of Province/Out of Country)	12.4% (50)	26.5% (107)	22.3% (90)	25.0% (101)	13.9% (56)	404
Vaccinations (Travel, Flu Shot, and Those Required for Lab Work)	26.9% (110)	33.0% (135)	16.9% (69)	16.9% (69)	6.4% (26)	409
Ambulance, Medical Equipment (Crutches, Braces)	32.6% (133)	39.0% (159)	14.2% (58)	10.8% (44)	3.4% (14)	408
Dental Care: Checkups & Basic Cleanings (Preventative & Diagnostic)	77.5% (321)	20.5% (85)	1.4% (6)	0.5% (2)	0.0% (0)	414
Dental Care: Root Canals, In-depth Cleanings (Periodontics & Endodontics)	44.1% (182)	42.1% (174)	7.3% (30)	5.6% (23)	1.0% (4)	413
Dental Care: Fillings, Wisdom Tooth Extractions (Surgical & Restorative)	52.4% (216)	38.8% (160)	4.6% (19)	3.6% (15)	0.5% (2)	412

	<i>answered question</i>	417
	<i>skipped question</i>	60

14. What would you be willing to pay per year (12 months of coverage) for a student Health & Dental Plan?			Response Percent	Response Count
\$175 - \$200 (Just the Basics, limited paramedical, no vision care)			12.8%	52
\$210 - \$240 (Better Coverage, including vision care, more dental)			46.7%	190
\$250 - \$280 (Comprehensive, comparable to most employer plans)			40.5%	165
	<i>answered question</i>			407
	<i>skipped question</i>			70

15. How the Plan is administered can have an effect on cost. Which of the following do you prefer?			Response Percent	Response Count
I am prepared to pay more for access to on-campus resources to help with general Plan information, opt outs or enrolments, and submitting claim forms			20.1%	81
I am comfortable accessing my claim forms, enrolment forms, and general Plan information online and by telephone			79.9%	322
	<i>answered question</i>			403
	<i>skipped question</i>			74

16. Do you have any additional comments?

		Response Count
		120
	<i>answered question</i>	120
	<i>skipped question</i>	357

Comments

I think this is a good idea. I attended U of C where something similar was in place and although I opted out because I was covered by my parents I know many people found it beneficial. I do believe it was way cheaper at U of C, though.

Its about time. I just moved from BC. I have no health or dental

Great initiative, good luck with getting it implemented! I will look forward to seeing this next school year, or sooner. :)

175 is to much!!!

Please instate such a plan. It is a long time coming and UofA has lagged behind other institutions in this area.

no more mandatory fees!

this is a great idea

This is a great idea. My parents plan will cease to cover me next year, and I will be in the market for something like this.

I think it is a great idea for those who need it however I think that the people who do not require it should be able to EASILY opt out of it.

Given that these faculties are already charged a differential fee, I'm surprised that this type of plan is not already included in our tuition. Frankly I am appalled at the lack of benefits that are provided for the high amount of tuition we already pay.

I don't want to pay for other students' visits to the dentist. Bad idea.

I've always been shocked that UofA doesn't have a medical plan for its undergraduate students. This has long been necessary.

The student body needs at least some form of Health Insurance!!

Make it happen! My teeth hurt!

I have a wife and a dependent child, so something with dental coverage for them would also be very nice, we can't really afford at this point in time to do much dental work for them, unfortunately.

I would support the plan if you could opt out no matter what, but not if you must be covered in order to opt out. There is no business in imposing a further fee on someone.

Why exclude the other faculties? Do they not matter?

Interesting idea.

Good idea. Much needed for the older professional students.

If it's administratively possible, please start by January.

Access to such paramedical resources like physio, massage, acupuncture, naturopathic is very important to me as I am a student with a disability. I would not be willing to pay for medical benefits without this kind of coverage (prescriptions is also important to me). I also hope that if this is instituted we would have a choice (can opt out) even if we have no other plan, because the medical benefits may not be tailored to suit everyone. Thanks I hope these suggestions will be seriously taken into consideration.

It's crazy that we don't already have a health plan!

It is about time someone did something about this...

This is a great idea and in my opinion should be implemented as soon as possible.

Dental is the most important to me, with prescription drug costs being next.

While I support a plan, I have parental coverage and thus would opt out. Therefore I don't know if my answers are truly valid to this survey. When I turn 25 I will need this plan so would like something in place.

Please ensure the plans can be extended to cover spouses and children.

As long as students can opt out, a health and dental plan is an excellent idea. I think prescription drugs and dental costs are what hurt students the most.

This is long overdue. It is too bad it has taken this long for the initiative to be started. Great idea.

I feel that having a professional/grad student health plan is critically important. It should be considered a basic need rather than a privilege, as the majority of students in such programs have been studying for a significant period of time with no health coverage.

It is a sad state when medical students have poor medical and dental coverage. I sit next to dental students that will one day BE dentists / orthodontists and I can't even afford to use their services.

I really think that we really need a dental plan, especially for the older students or students that don't have coverage from family members. The costs of dental work are crippling if you have to pay out of pocket, along with things like asthma medication which can be very expensive.

I fully support this. Prior to med school I took dental care for granted because I was under my parents plan. But now, not having dental care for two years I really miss it. It is kind of ridiculous that the U of A is one of the only schools that doesn't have medical coverage for students. Thanks for moving forward on this.

please set up the plan asap.

I do not think that all "paramedical" services are equally important to cover: whereas physiotherapy is important, chiropractors and naturopaths are not important to me at all. If the plan is to be administered online, the website must be easy to use and understand.

I would only be interested in a family plan that would cover my wife and children as well.

I am presently covered by a plan (but vwill not be after next week) administered by Sunlife and it is great.

Don't waste money on non-legit "medical" treatments like acupuncture, naturopaths, homeopaths...

It would be important to know if spouses and children would be able to be covered.

no

Can this even be enforced?

Please, please set up this health and dental plan. Also, for the dependants section, you could only click one bubble, but I have a wife and a child.

I don't want this

I don't want it

I came from the University of Victoria where the student union had a dental/medical plan in place. I was disappointed to find that we are not offered a plan here. From my experiences at UVIC, the med/dental plan is well worth the cost.

This is a great idea. I was suprised to learn that I had to pay out of pocket upwards of \$150 for my latest dental services, even though I am covered under my father's insurance plan. I would fully support a plan that supported students in these faculties.

I think the plan is a great idea for those that do not have coverage; however, I am currently covered under my parents health plan. So, it is very important for me to be able to opt out. I am in support of the plan for others who do not have coverage but it should definitely not be mandatory for ALL (like our current bus pass situation).

Yeah!!!! Thanks for finally doing this!

Just wondering If someone has Alberta bluecross Individual coverage how this helps - cancel bluecross or works together?

Please allow an opt out option for those of us who already have extended health care.

What about discounted rates in opting for services by dental/medical students?

Many students are covered by their parents until they are 25. If this plan gets voted down, would there be a way to offer a plan to students over 25?

I have come across this same program at NAIT a few years ago when I was a student there. I didn't like having to pay the mandatory fee, but I had no choice as it was in place before I got to NAIT. Then I discovered that they covered dental and I thought it would be nice to get a checkup with my dentist - only there was a catch. They would pay for a checkup, but only if I went to see "THEIR" dentists - a total of three from which I had to choose. I have been with MY dentist since I was four years old (over twenty years) and I'm told I HAVE to go so THEIR dentist. Absolutely ridiculous!!

i think it would be excellent if this plan could be started...the sooner the better, imho! Thanks for undertaking this survey :-)

My wife and I would very much benefit from such a plan. If the plan is comprehensive and student-friendly, it will save us from having to pay out-of-pocket for medical/dental/vision care, and it will save us from potentially paying more for less coverage from Blue Cross, etc. My wife hasn't seen a dentist in a few years, so I am anxious to see this get off the ground. Thanks for this opportunity to voice our concern!

U of T has it and it works well. I think U of A students will benefit.

I have a wife and two kids. We are both students. Please do not try and implement any health plan. These things are often abused by students with parental or spousal coverage. Just let us spend our money in the priorities we as individuals see fit.

I think a health plan would be great for these faculties, especially since once we're older, we don't really have any coverage under our parent's plans anymore.

I actually have a question (or perhaps a common misconception. By having this health and dental plan, does it mean that I no longer need to pay for ANY other health care plans if I don't need them? (ie. Would this be sufficient to replace my Alberta Health Care?) Also, I am strongly supportive of this plan. We should have had this in place a long time ago.

A great idea. How many of us haven't seen a doctor since we had to get okayed to do our job?

I don't need this coverage. Opting out of it is absolutely necessary. Otherwise if it's helpful for others, this is a great idea.

I think a Health and Dental plan is a great idea. Many students are in the age range where they are no longer covered by other insurance plans (eg. parent's), but also do not have the time to work and be covered by an employer's insurance plan.

Long overdue... it is almost embarrassing. In fact, all undergraduates at the UofA should be part of this plan (with an opt out option if they have alternate coverage). I pay \$600/year for Alta Blue Cross. I suspect that students over 25 yrs will be more enthusiastic since they are no longer eligible to be under their parents health care plans.

Both my husband and I are students in medicine and dentistry. This would be extremely helpful for us as we are paying a huge fee every month for reasonable Blue Cross coverage.

I have been added to my partner's health/dental plan only in the last couple months. When I started my first year of Law, I did not have any health/medical coverage because I was no longer covered by my parents' plan. The average age of students in my program (LLB) is about 26 years old - too old for parents' plans. Most are full-time students who are not covered under the graduate plan. I ended up finally getting a basic Blue Cross Plan that doesn't cover much but it is all that I can afford. I feel that Law students (and perhaps others) should be considered separately than general other undergrad students. I was very negatively affected by the majority of general undergrad students voting "no" for an optional health plan some years ago!

I think this is a great idea!

I would like to know the cost of such a plan before deciding whether to support it. I would definitely support a plan where students could choose their level of coverage and be assessed the corresponding charge (i.e. health only, dental only, both, neither, various coverage percentages). I had such a health/dental benefit plan at a previous employer and the flexibility was great.

This is a great idea. The U of A is decades behind other Universities in this regard and that is just unacceptable. This needs to be implemented ASAP. It is sad that it has taken this long, but it is great that some action is being taken.

Way to go, it's about time we take care of ourselves!

I do not plan on getting the Plan for myself as I already have private insurance for both health and dental. But for the students out there without plans, this Plan is important to them. Just ensure that you leave an opt-out option for all students.

I think this is a great idea.

I would like to see this replace the health plan with the University Health Centre.

Please institute this as soon as you can. I already pay ~\$300 per month to service my debts - so a health plan for \$200 would be a big money saver. I haven't gone to the dentist in four years because I can't afford it right now. Thank-you for your help.

More important - get all students covered for disability insurance BEFORE they get sick!

Although I am currently covered under my parents, this coverage only lasts until I am 25. I would guess several students in professional programs will have a similar situation.

Let's finally get this done!

The opt out feature is key. I currently have a comprehensive medical and dental plan by virtue of my husband's employer, so I would want it to be easy to opt out of the plan. Better yet, I would prefer that the policy was an opt-in sort by default, rather than the opposite, as it is an expensive cost to have to possibly pay up front and be reimbursed with effort at a later time.

I would be very unhappy to be obliged to pay more fees for my degree. Down with this idea.

diabetic supplies are very expensive and my other plan doesn't cover all of what i need, so i would like to get help through something like this.

This would be great for us.

The price of the plan will obviously effect my preference. If it was the right price I could be interested.

I am currently covered by a health care plan but i think one that covers student's that dont is a great idea.

A lot of this questionnaire is irrelevant if I plan to opt out anyway. I don't care what the plan includes, nor does it matter what I would pay, if I already have coverage elsewhere. There should be a way to bypass that portion of this questionnaire. Also, the question rating how important certain services are - I can't remember the exact phrasing of the question, but what's the difference between Unimportant and Ve

On a previous question about seeing the dentist. The options were more than 4 years, more than 3, more than 2, more than 1 and then less than 6 months. What was missing was a period of more than 6 months but less than a year.

My concern would be with the reputation of the provider. I've heard some bad things about some student health care insurance providers.

I only have coverage now because my wife is a grad student. I think this is a great idea.

I am in the process of getting private coverage so a comprehensive plan through the U of A would be great!

Will we be able to gloat at all other student's lack of coverage by getting buttons that read: "I am covered!!"?

It's about time U of A had a health and dental plan for its students. It's expensive enough being in school without having to pay excessive health costs.

vision care is extremely important to me -- contact lenses and glasses coverage is a big point.

I don't think it is necessary for students to be forced to pay money into an extended health and dental plan. We already pay to health services to the University, and we get significantly reduced prescription fee's. Many of us are covered until we reach the age of 25. After which time, we do not have a significant amount of time until we will be covered again when we obtain an article. I do not see being forced to pay in excess of \$100 a year + the percentage of whatever services we use. I would not make use of the service enough to justify the cost. As well, I am from out of province and do not even have a dentist or doctor within Alberta. While I recognize that some people would use it extensively I do not feel that those individuals who would not use the service should have to subsidize the use of the others.

- Prescription coverage would be a waste as it's already subsidized at the pharmacy on campus. - Eye/Dental coverage would be great as it's very expensive and often neglected by students

It only seems fair that a professional faculty should have access to an extended health plan. After all, most of us have put-in just as much time in university as Master's degree graduate students.

Absolutely need opt out

I am extremely interested in this health plan. Since I am not covered by parents/spouse, the only other option I have for a health plan is Blue Cross for \$600 per year.

Other university students have access to health plans, with the availability of opting-out if you have other coverage...I think we need this very badly!

i think having a plan for law students is an excellent idea

I would support an extended health plan for students but it should not be compulsory, just as it is not compulsory at your employer. We're already being assessed enough fees for things we don't use already.

This is a great, long-overdue idea. I, and many other students, have talked about how great this would be already.

Fantastic idea, and long overdue.

It is about time something like this was implemented for us!!

Students who are not covered under plans often do not seek dental care. Often prescriptions go unfilled due to increasingly tight student budgets. In law we are concerned about image and therefore a health and dental plan should be a no-brainer. This is a good move toward overall student health!

Question 6 is flawed. Cannot select cohabitating AND have dependant children. Question 8 does not have a an option for more than 6 months, less than 12.

I am strongly in support of a health and dental plan. It seems bizarre and a little outrageous that undergrads at the U of A are denied one at this point, when I had understood it to be a basic need of university students across the country. I am absolutely in favour. Thank you!

I'm glad to see that steps are being taken that recognize that "aftergrad" law & med degrees are, in non-academic terms, graduate degrees. The lack of access to GSA resources is one that is easily ameliorated and sharing the Health and Dental Plan is an excellent first step. Bravo!

I really support this and hope that it is implemented as soon as possible. There are a lot of families in law school and it is unfortunate that the university does not have a health plan for us.

I think law school is way too expensive and do not need extra fees. I already have a hard time paying my fees and do not need to pay for a health plan that offers no benefit to me. For those that are in a big need for a health plan they can get it privately and I should not have to subsidize it for them when I have no money

I have both a spouse and dependent children (but was only able to check spouse) so maybe fix that in your survey. Good idea for a health plan, only wish it had been done sooner.

The limit on which dentists etc have opted in and whether one's own has are the reason I'm against a plan. I was a member of the GSA, and was VERY unhappy with the quality of care and advice I received. As the result, I had to pay the mandatory fees (because I had no alternative coverage and couldn't opt out) and yet still went to my own dentist for care I could rely on. I'm not interested in having to once again essentially have to pay twice for dental care I receive from my own dentist.

I said that I was covered by extended health but this is because I have purchased extended health and dental for myself. I had a medical and dental plan at my previous university and was shocked that UofA did not have such a plan in place. This is greatly needed as a safety net for people with very little expendable income.



ihaveaplan.ca

studentcare.net/works

1134 St. Catherine Street West, Suite 700
Montreal, Quebec H3B 1H4

Dear Council,

I hereby resign from my position as Science Councilor effective July 9, 2008. It was a pleasure to have served with you all.

Sincerely,

Mark Hnatiuk

Dear Council,

I hereby resign from my position on Audit Committee effective July 8th at 6pm.

Sincerely,

Mark Hnatiuk

Report to Students' Council

July 8, 2008

Beverly Eastham, Vice-President (External)



Hello Council,

I hope you all had a wonderful Canada Day and were able to take some time off to enjoy the lovely weather that we've been having!

CAUS AGM and AET Orientation

The CAUS AGM was held on June 25th at which CAUS passed its budget for the year and set membership fees at the expected \$1.27/FTE (Full Time Equivalent). Bill Moore-Kilgannon, the Executive Director for Public Interest Alberta (PIA), gave a presentation at the AGM outlining the work that PIA does and addressing some of the concerns that last year's members of CAUS had with PIA. CAUS also updated and renewed its tuition policy (just a few minor touch-ups, no changes in our position), reviewed the Communication Plan that Cheri created and further discussed our goals for the year.

The day after our AGM CAUS attended the AET Orientation along with members from ACTISEC and the AGC (Alberta Graduate Council). The orientation covered a range of topics including the Affordability Framework, Roles and Mandates, the Alberta Access Planning Framework and smaller interactive sessions with several Board Chairs. Minister Horner joined us at lunch for a Q and A session.

Having the CAUS members from Calgary and Lethbridge in town for two days provided a good opportunity for us all to catch up on what has been going on at our respective institutions and SUs. A number of us were able to meet with ACTISEC for dinner both evenings which was a great chance to meet some of their members and break the ice between the two organizations – if any existed in the first place.

Scholarships and Bursaries

CAUS is now working together with ACTISEC in a joint effort to create a policy on scholarships and bursaries. As you may know, the UASA just established a joint EPC/UPC policy on the issue last year. Hopefully we will be able to create some movement on the provincial level by working together with our counterparts from the TI's and colleges.

Team VPA/VPX (aka: Team AX)

John and I have been having many discussions about how our two portfolios connect. From what John has told me about CRAM things are really shaping up in regards to academic material reform at a national level and I look forward to helping him in any way that he needs as things progress through the year. We have also had a number of discussions about CoFA and how the external portfolio can start to become more integrated with the CoFA members and their activities and vice-versa.

Advocacy Wiki

The advocacy team has been working away at the new advocacy wiki and it is coming along nicely. Council should be getting a wiki of its own in September and I hope you find it as exciting as I find the advocacy wiki.

CASA (Canadian Alliance of Student Associations)

Other than the Policy Committee meeting that is scheduled for Thursday afternoon Things are still reasonably quiet on the CASA front. I encourage all of the councillors to check out both the CASA and CFS news releases in regards to Bill C-61. They can be found on the CASA and CFS websites which are, respectively, www.casa.ca and www.cfs-fcee.ca.

EAS (Edmonton Alliance of Students)

We are **still** trying to set up a meeting time that works for all of our executives! The date is tentatively set for August 8th, which works for all of our exec. We are now just waiting to hear back from the NAIT and MacEwan execs.

External Policy Committee (EPC)

The last meeting of EPC was quite short as there were only four of us there. We are still working on setting goals for the year and I would welcome any interested councillors to join us at a meeting or two and let the committee know some of the things that they would like to see EPC/the external portfolio accomplish this year.

Associate Vice President External (AVPX)

Karen is done transitioning the portfolio with Pamela Aranas (last year's AVPX). She is now working on many things including the High School Leadership Conference, CPAC and Housing Week. If you would like to be involved in any of these wonderful events/CPAC please contact Karen at avpex@su.ualberta.ca

As always, feel free to send me questions, comment, concerns, etc.

Cheers,
Beverly

STLHE Conference

The Society for Teaching and Learning in Higher Education Conference was absolutely amazing! It was an inspirational and informative experience that provides our Students' Union with the knowledge and passion necessary to move constructively forward on the improvement of the undergraduate educational experience.

CRAM Conference

The Canadian Roundtable on Academic Materials Conference was an amazing opportunity for us to bring our concerns about the cost of Academic Materials to a much wider audience. We saw enormous momentum build at CRAM and will continue to provide leadership as this issue gains national prominence. Our collaboration with the Bookstore has been an amazing resource, and has been utterly invaluable to our successes so far.

Academic Materials Campaign

We are currently consulting with all stakeholder groups in this campaign. By constructing a positive message that incorporates all relevant elements of campus we will constructively engage Students and Instructors on this issue. Through collaboration we will build good will and a desire amongst Instructors to address this issue on behalf of their Students.

Council of Faculty Associations (CoFA)

Planning for the August Retreat is well underway – we will be extending the retreat by beginning with a key note speaker and concluding with an actual CoFA meeting and supper. One-on-one meetings with the FAs continue to nurture our collaborative relationships and provide me with a very optimistic outlook for the year ahead. We are addressing their specific concerns within a holistic framework which addresses the broader question of our relationship with them.

Bear Scat/ Bear Tracks

Separate meetings with the administration and Steve Kirkham have led me to be cautiously optimistic for the November upgrade of Bear Tracks. A presentation will be coming to Council in late-August, which will address the details behind the upgrade and the second round of student testing which will be taking place in early-August.

USRIs

The end of term course evaluations have grown in prominence, for my portfolio, over the last month. In coffee meetings I have identified that greater effort will be expended on this issue over the coming months to address our concerns with the current system. Stay posted for more information.