

# STUDENTCARE & THE SU H&D PLAN

PRESENTED BY COLTEN YAMAGISHI

## **AGENDA**

- 1. Our Story
- 2. Our Relationship
- 3. Our Services
  - A. Member Services
  - B. Communications
  - C. Reporting
  - D. Networks
- 4. Looking Forward

## **OUR STORY**



Changing the Face of Student Health

For Students
With Students
By Students

From Startup to Market Leader

## YOUR STUDENTCARE SUPPORT TEAM



Kristin Foster
Director, Partnership &
Development



Del Pereira

Director, Partnership &

Development



Sophia Haque Director, Partnership & Development



Lev Bukhman President & CEO



Alex Golovko
Program Manager



Bahareh Jokar Program Manager



Azim Wazeer
Program Manager



Kirsten Le Moyne Chief Privacy Officer Director, Data & Integration



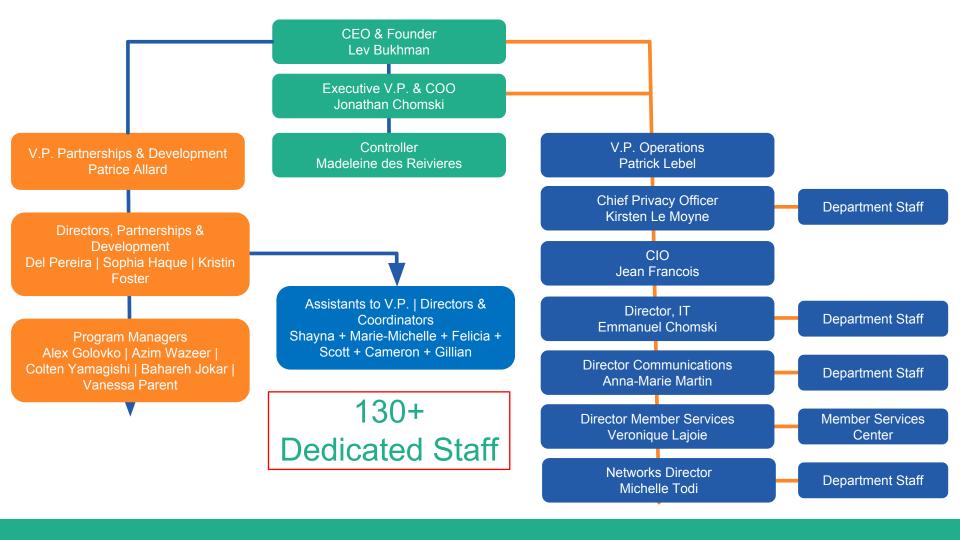
Diana Alves
Director, Marketing



Colten Yamagishi
Program Manager



Vanessa Parent
Program Manager



#### Studentcare: Quick Facts



#### Years Experience

Founded in 1996, we are the **leading provider** of student health plan in Canada.



## Partner Institutions

We are well respected amongst your peers. We partner with **75 institutions** & **90 associations** across Canada.



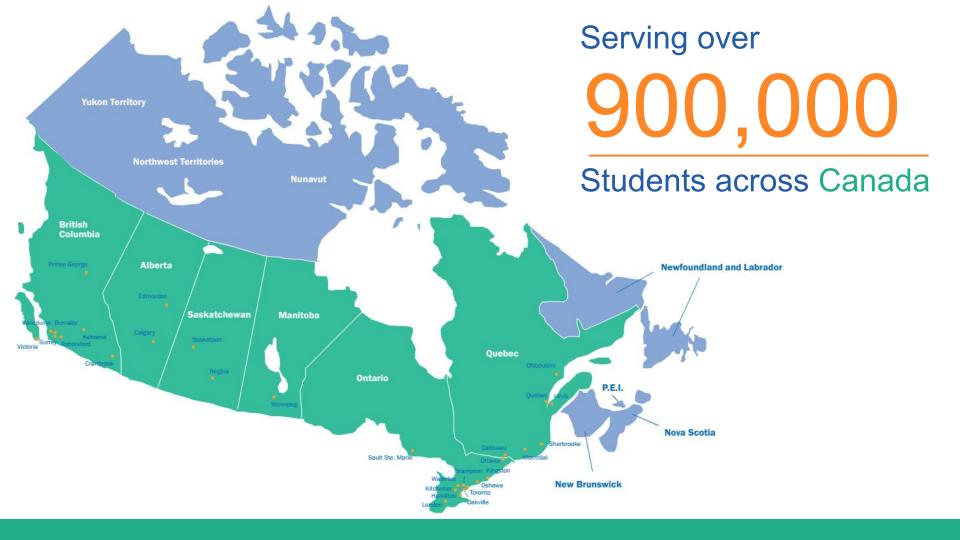
#### Network Savings

We saved our members \$15 Million Dollars annually through our exclusive network.



## Partner Associations

We continued to be a trusted partner. Over **100,000+** new members joined Studentcare in 2016-2017 alone.



Experience

Understanding Student Specific Issues Track Record

Supporting Initiatives (ASLS, Antifreeze) Results

The Preferred
Choice for Student
Associations
Across Canada

## **OUR RELATIONSHIP**



2009	Plan Launch: 1st Universal Opt-Out in Western Canada
2012	Insurer Marketing Process saves students over \$1 million
2014	Studentcare contributes to SUB Renovation and Bill Smith Room
2015	Studentcare and the SU partner to increase Mental Health Coverage
2016	Increase of Dental Network Discount from 20% to 30%
2017	Studentcare becomes title sponsor of Alberta Student Leadership Summit

## **OUR SERVICES**

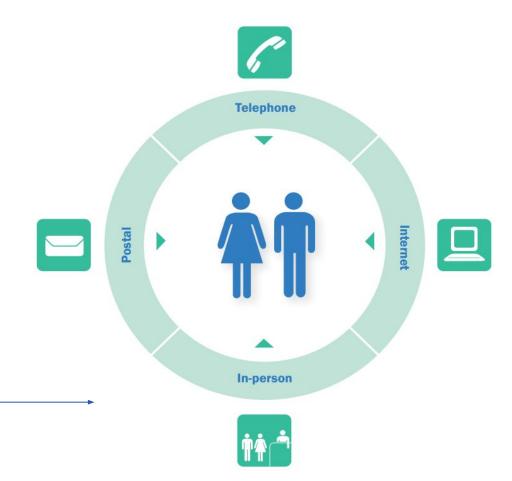


## MEMBER SERVICES



# We manage the Health and Dental Plan Student Experience

Serving SU members in the medium of their choice



## A Seamless Service Experience



**MEMBER SERVICES CENTRE** – Open 9am-5pm to address student questions and concerns



**INTEGRATED SOLUTIONS** – CRM system helps track all interactions with students



**REAL-TIME OPT-OUT & ENROLMENT** —Available during the change-of-coverage period



**MOBILE APP** – Easy claiming & Plan information

# Only provider to have a Dedicated Call Centre With customized service for SU Members









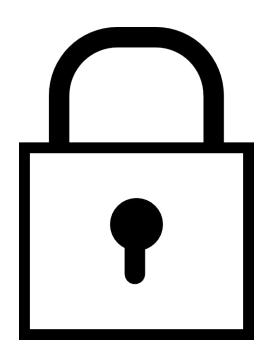


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## Fully INTEGRATED SAGE CRM System

- ✓ All interactions, regardless of source, are logged. This includes phone calls, emails, live chats, etc.
- Cases are automatically assigned to the individual student's file, which permits seamless integration of service platforms.
- ✓ Each interaction generates a new open case, or resets the case marker and reopens an existing case if the inquiry is relevant to a previous inquiry.



## **Privacy & Data Protection**

- Only provider reviewed positively by Provincial Privacy Commissioners
- All data encrypted and stored in on-site servers at our Montreal office

Over 130,000 claims processed through the Studentcare app

## DOWNLOAD THE APP

Search **studentcare mobile** to download now!





mobile.studentcare.ca



#### **MAIN FEATURES**

#### Quick Claiming & Reimbursement

Take pictures of your receipts, submit your claim, have your claim quickly processed, and receive a refund by direct deposit.



#### Claim History

Never wonder about past claims or reimbursement details again. Your personal history is located in one handy, secure place.



#### Coverage

Access a quick summary of your Plan's coverage.



#### Electronic Pay-Direct Card

Use the electronic Pay-Direct Card when visiting a pharmacist or health practitioner that offers the pay-direct service; the pharmacist or health practitioner will be able to process your claim automatically.



#### Travel Emergency

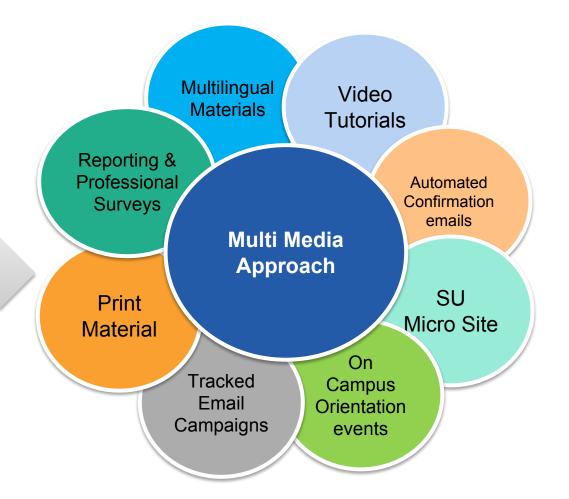
Don't worry about misplacing or forgetting your emergency travel contact information while abroad. This app stores it for you!



## COMMUNICATIONS



## In-House Communications Team





Eyegrasses and

· Laser eye surgery

Travel Benefits

(120 days per trip, up to

\$5,000,000 per incident)

interruption in the event

of a medical emergency

Visit

for a complete

studentcare.ca

list of

benefits

• Travel health coverage

Trip cancellation and

and more...





### HEALTH - MORE T Health Coverage

○ HEALTH & D

Winter Term (errolm JAN, 4 - 25, 2017 Spring Term (errolm MAY 8 - 23, 2017 \$25

70% 70% \$25 \$25 TRAVEL - UP TO \$5,000,000 \$25 \$400



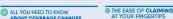
Visit studenteare.co for complete details.

在紧急医疗事故中我应该做些什么?

在寻求医疗处理之前使用免费电话 1866 601-2583 或收 费电话 0-204-775-2583 联系支持中心,这样他们就能够 了解您的情况·帮助您在您的区域内找到一家合适的医疗 处理提供者、并建立一个医疗案件来监控您的情况。

若发生紧急医疗事故之时您无法联系到支持中心,请立即 在最近的医疗机构寻求医疗处理、并尽快让您的旅行同伴 或医疗机构工作人员代表您联系支持中心

在您来电时·支持中心将要求您提供基本信息,包括您的 姓名、团体保险号码 (97180)、您的紧急医疗事故的性质



UTSU已经针对本保单年度的下半年(2016年1月1至8月

31日)对保险覆盖范围进行了变更·以此来对参保人员就

ABOUT COVERAGE CHANGES

意外身故和残疾提供旅行福利和保障。

发现您的新健康福利:

UTSU旅行计划和意外身

WHAT IF I'M ALREADY COVERED?

新旅行计划:

安全旅行和保险

故和残疾

3 reasons to stick with your student Plan:

Your parent's insurance plan could stop covering you com-you're a peri-time student over 21, or a full-time student.

3 Most plans don't offer coverage for vaccinations, travel, or vision, but your student Plan covers those benefits—and for much less! Your student Plan's travel coverage alone is a great deal.

FAMILY ENROLMENTS



\$285,00 \$570.00

∞) Family enteriment fees for coverage from Am. 1 – Aug. 31, 2017 (for new Writer Fam. Audem) and for coverage from May 1 – Aug. 31, 2017 (for new Spring Fam. students

OPTING OUT 1) Use the secure online opt-out processing system at

② Upload proof of your alternative health and dental coverage (such as a copy of your benefits card or a letter from your

3) Receive a full refund for the amount of the Plan shortly after

AUG 20 - REST 27 2016

and more!

\$5,000,000

\$1,500

Digitie

**OUICK CLAIMING &** 

TAKE A PICTURE OF YOUR RECEIPT WITH YOUR DEVICE

RECEIVE A REFUND BY DIRECT DEPOSIT.

70% 30%

Independent specialists

#\PSYVITALITI

Rexall NEM

SAVE MORE MONEY! Your Plan Coverage You're covered for the insured portion of your Plan regardless of the health practitioner you

LASIK MD

clearly:

3 SEND IT TO YOUR INSUIT VIA THE APPLICATION. WAIT FOR YOUR CLAIM
 TO BE QUICKLY PROCESSED.

REIMBURSEMENT

Five Easy Steps:

STUDENTCARE

SSU

2016-2017

YOUR SSI STUDENT **DENTAL F** 

EXCLUSIVE SAVINGS FROM NETWORK PARTNERS . . . .

STUDENTCAR



ADD ONE DEPEND

+1)\$24

COVERED BY

You can opt ou

have the Plan

Visit www.st

Change-of-Cov

on-screen inst

CHANGE-OF-

Opt outs and

for Fall semi SEPT. 6 - 23

(514) 789-87

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Studentcare 1200 McGill College Avenue Montreal, QC H3B 4G7 Tel - (514) 789-8790

Student's Signature

Desjardins LIFE - HEALTH - RETIREMENT WHAT IS MY GROUP NUMBER?

▶ Travel benefits administered by Blue Cross: GROUP NUMBER 97180

STUDENTCARE.CA / TOLL-FREE: 1 866 358-4430







Vaccinations

and more...

• Checkups

Cleanings

Root canals

and more...

Advantage

Get additional savings

Chiropractic, and Psychology

when visiting Dental. Vision, Physiotherapy,

Network members.

WHO'S COVERED?

automatically covered.

Network

• Fillings

Psychologists

Physiotherapists

**Dental Benefits** 

CONCORDIA UNIVERSITY CSU HEALTH & DENTAL PLAN 12 PAY-DIRECT CAR Information for the phase Please access the "ESC"

7-Digit Student ID preceded by "2" or 8-Digit Student ID

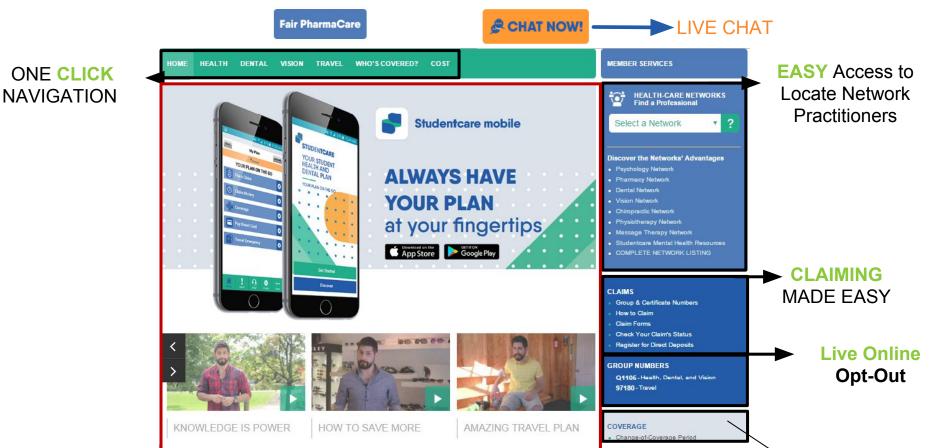
All undergraduate students registered for more than

3 credits for the applicable semester(s) and paving

tuition fees at either the Canadian or Quebec rates are

Student's Name (Please PRINT)

Q1102



VIDEO TUITORIALS TO GUIDE STUDENTS

**ALL DOCUMENTS IN ONE PLACE** 

# REPORTING & CONSULTING



## Reporting & Surveys

- Accurate & transparent
- Macro-level analysis of healthcare trends
- Ability to forecast and set long-term direction using student feedback
- Provides an evaluation of our student services and communications



## **Studentcare National Mental Health Survey**

"More counselling hours, more advertising of resources."



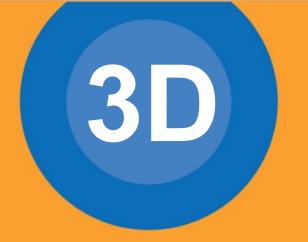
"More qualified counsellors"

"More advertising throughout the year"



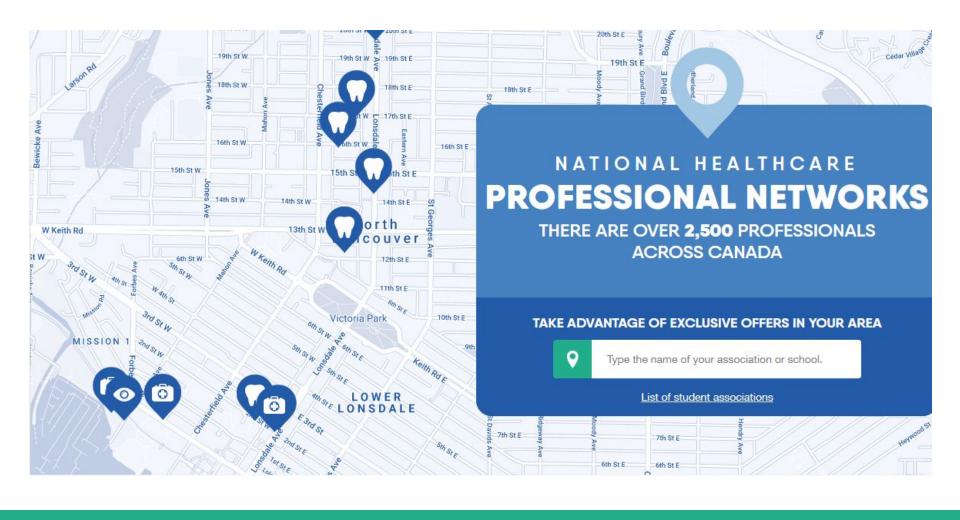
"Increased peer acceptance of those who need support"

## **NETWORKS**

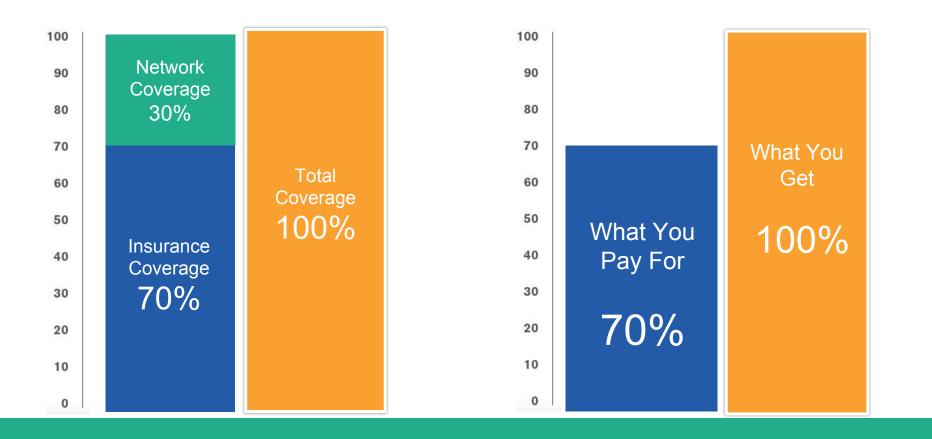




- We PIONEERED this concept for student Health & Dental Plans
- Proprietary Program, with informed practitioners
- 4,000 across Canada, \$15 million in annual savings nationwide



### Dental Network in Action: Preventative Services



## 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.\*

## **Our EXCLUSIVE Psychology Network**



## **LOOKING FORWARD**



## EMPOWER ME BY STUDENTCARE

24/7 accessible, confidential counselling services to empower students to thrive

# WHAT IS IT?



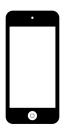
Offers psychological counselling and academic-life services on topics including:

- relationships family care pressure & stress
- depression & anxiety financial educational conflict
  - nutrition addictions

Designed to complement existing on and off campus resources and fill the gap during currently under-serviced times – ex. Evenings, weekends, & holidays. Provides opportunity for integration with campus resources.

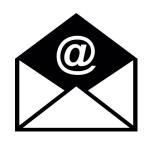
# **MULTIPLE CARE OPTIONS**











- Students decide how they wish to seek support
- One format isn't encouraged over another unless there is a more clinically appropriate option (ex. substance abuse)

# MEDICAL MARIJUANA

- Studentcare, one of the first to negotiate coverage for this medication (covered by Waterloo since 2013)
- At the forefront of developing policies for Medical Marijuana as part of student health plans
- Experienced and customized case management
- Respectful and understanding process
- Compliance with all regulations, both federal and provincial



# Inclusive Employers Stand Out

At Pride at Work Canada we believe that your sexual orientation, gender identity or gender expression shouldn't hold you back from getting a job or succeeding in the workplace. That's why we're proud to work with our 70 National and Regional partners that share our vision of a nation where LGBT Canadians can achieve their full potential at work.

Our partners maintain access to a unique range of benchmarking, training and employee engagement services that help support positive environments for LGBT workers and their allies. For information about how we can support your LGBT inclusion efforts visit *prideatwork.ca* or email *info@prideatwork.ca* 

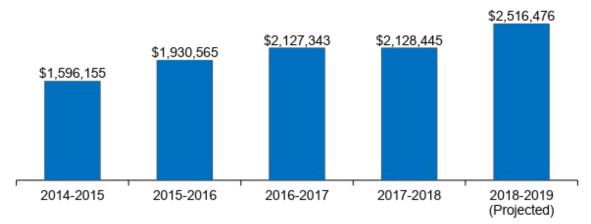
## **LGBTQ+ INCLUSION**

- Created a Coordinator of Social Strategies to oversee approach to workplace diversity and LGBTQ+ inclusion
- Introduced gender-neutral communications
- Internal system to track students' chosen names
- Recognized by Pride at Work, a non-profit organization that helps develop workplaces where LGBTQ+ employees feel safe, comfortable, and able to realize their full potential

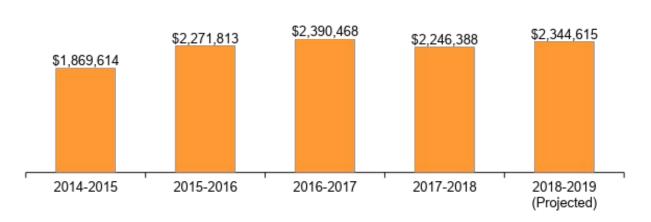
# **CLAIMS**



#### Total Claims - Health



#### Total Claims - Dental



### Per Capita Claims - Health



## Per Capita Claims - Dental



Plan Year	Plan Premium	Plan Fee
2018-19	\$288.49	\$283.70
2017-18	\$287.19	\$283.70
2016-17	\$252.96	\$257.95
2015-16	\$228.84	\$234.50
2014-15	\$227.40	\$234.50

PLAN FEE ANALYSIS	Health	Dental	Total
Premium Guarantee (2019-2020)	\$131.99	\$156.50	\$288.49
University Admin Fee (0.25% of Plan Fee)	\$0.34	\$0.37	\$0.71
Plan Cost (2019-2020)	\$132.33	\$156.87	\$289.20
Current Plan Fee (2018-2019)	\$136.50	\$147.20	\$283.70
Difference between Plan Cost & Current Plan Fee	(\$4.17)	\$9.67	\$5.50
% Difference	-3%	7%	2%

	Health	Dental	Total
Option 1) Plan Fees with 1% Increase	\$137.87	\$148.67	\$286.54
Plan Cost	\$132.33	\$156.87	\$289.20
Difference required from Reserve Fund per member	\$5.53	-\$8.20	-\$2.66
Option 2) Plan Fees with 2% Increase	\$139.23	\$150.14	\$289.37
Plan Cost	\$132.33	\$156.87	\$289.20
Difference contributed to Reserve Fund per member	\$6.90	-\$6.72	\$0.17
Option 3) Plan Fees with 3% Increase	\$140.60	\$151.62	\$292.21
Plan Cost	\$132.33	\$156.87	\$289.20
Difference contributed to Reserve Fund per member	\$8.26	-\$5.25	\$3.01

# Questions & Comments

