UASU Health & Dental Plan
Presentation by Studentcare

Presented by Colten Yamagishii
AGENDA

- Who Are We?
- What We Do
- Mental Health
- Plan Usage
- Fee Setting
WHO ARE WE?

Studentcare was founded by students in 1996

Leading provider of student H&D Plans in Canada

Representing over 700,000 students at over 75+ associations

Leader in innovation, service, and technology solutions

Consultant/Broker & Administrator, accountable to the UASU
PLAN BASICS

Integrated part of UofA landscape

Over $4 million in claims paid in 2015-16

Established by student referendum

One of the largest and most popular UASU services

Over 20,000 students enrolled in the Plan
PLAN BENEFITS

Health-Care Coverage
More than $10,000 including prescription drugs, vaccinations, psychologists, physiotherapists, chiropractors, ambulance, and more

Dental Coverage
Up to $750 including checkups, cleanings, fillings, root canals, gum treatments, extractions, etc.

Vision Coverage
Up to $300 including eye exams, eyeglasses and contact lenses, and laser eye surgery

Travel Coverage
120 days per trip for an unlimited number of trips and up to $5,000,000 per incident, plus trip interruption and cancellation in the event of a medical emergency
OUR ROLE

Consultant
• Negotiation with Insurer
• Plan Set-Up
• Strategy
• Reporting & Surveys

Administrator
• Opt Out/Enrolments
• Communications
• Data Transfer
• Community Builder
MEMBER SERVICES
COMMUNICATIONS

- E-mail communications to all enrolled students
- Sponsor on-campus events including WoW and the Alberta Student Leadership Summit
- Advertisements in the Handbook & The Gateway
- Online integration with UofA, UASU, Studentcare.ca
- On-Campus Office
## NETWORKS

<table>
<thead>
<tr>
<th>NETWORK</th>
<th>Benefits</th>
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<tbody>
<tr>
<td><strong>PSYCHOLOGY NETWORK</strong></td>
<td>- Reduction on 50-minute individual counselling sessions</td>
</tr>
</tbody>
</table>
| **MASSAGE THERAPY NETWORK**   | - $30 for a 30-minute treatment  
                                | - $55 for a 60-minute treatment  
                                | - 20% discount at any PT Health Network clinic |
| **PHYSIOTHERAPY NETWORK**     | - $60 for an initial assessment and $30 for subsequent visits  
                                | - 20% discount at any PT Health Network clinic |
| **VISION NETWORK**            | - Up to $200 off laser eye surgery  
                                | - 30% (up to $75) off prescription eyeglasses with select independent vision specialists  
                                | - $100 off eyeglasses with Bijan Optical  
                                | - 10% off contact lenses with Clearly |
| **DENTAL NETWORK**            | - 30% off dental services                                               |
| **CHIROPRACTIC NETWORK**      | - No more than $35 for an initial assessment and $25 for subsequent visits  
                                | - 20% discount at any PT Health Network clinic |
STUDENTCARE MENTAL HEALTH SURVEY RESULTS
Mental Health was considered “very important” to 77.7% of respondents (national 77%).

54.7% of students surveyed have personally experienced a mental illness. 43.8% have been treated negatively because of it (national 44.5%).

87.7% of students are aware of the existence of mental health services on campus (national 79%). 28.8% have used them (national 40.7%).
PLAN USAGE
HEALTH CLAIMS BREAKDOWN

Sept 2015 – August 2016

Drugs 73%

Vision care 15%

Paramedical Practitioners 7%

Medical Services & Equipment 5%
DENTAL CLAIMS BREAKDOWN

Preventive services 78%

Filling/Endo/Perio/Minor Resto/Surgery 22%

Sept 2015 - Aug 2016
PER CAPITA HEALTH CLAIMS

<table>
<thead>
<tr>
<th>Year</th>
<th>Per Capita Claims</th>
</tr>
</thead>
<tbody>
<tr>
<td>2011-2012</td>
<td>$83.11</td>
</tr>
<tr>
<td>2012-2013</td>
<td>$74.20</td>
</tr>
<tr>
<td>2013-2014</td>
<td>$81.36</td>
</tr>
<tr>
<td>2014-2015</td>
<td>$81.36</td>
</tr>
<tr>
<td>2015-2016</td>
<td>$90.94</td>
</tr>
<tr>
<td>2016-2017</td>
<td>$101.70 (Projected)</td>
</tr>
</tbody>
</table>

Provider Change to Desjardins
Psychology Benefit Increases

12% Increase
PER CAPITA DENTAL CLAIMS

- **2011-2012**: $87.39
- **2012-2013**: $79.89
- **2013-2014**: $90.80
- **2014-2015**: $93.27
- **2015-2016**: $107.51
- **2016-2017 (Projected)**: $123.85

Provider Change to Desjardins

- **15% Increase**

Dental Benefit Decreases On Campus Dental Clinic Opens
HIGHLIGHTS

Health Claims

• Significant increases in Vision Care, Physio/Chiro, & P. Drugs
• 117% per capita increase in Psychology Claims paid

Dental Claims

• Huge increase in non-preventative procedure claims (32.5% per capita increase in claims paid)
FEE SETTING
FEE SETTING: FACTORS

- Plan Fee is set by UASU Council = Steady
- Plan Premiums are driven by Claims = Fluctuate
- UASU Reserve Fund in place to balance fluctuations
FEE SETTING: OPTIONS

A. Increase Plan Fee

• Requires approval of Council

B. Subsidize Fee Using Reserve Fund

C. Reduce Benefits
## FEE SETTING

### PLAN FEE OPTIONS FOR DISCUSSION

<table>
<thead>
<tr>
<th></th>
<th>Health</th>
<th>Dental</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Projected Total Plan Cost (2017-2018)</td>
<td>$138.54</td>
<td>$155.37</td>
<td>$293.91</td>
</tr>
<tr>
<td>Current Plan Fee (2016-2017)</td>
<td>$129.80</td>
<td>$128.15</td>
<td>$257.95</td>
</tr>
<tr>
<td>Difference between Projected Plan Cost &amp; Current Fee</td>
<td>$8.74</td>
<td>$27.22</td>
<td>$35.96</td>
</tr>
<tr>
<td>% Difference</td>
<td>7%</td>
<td>21%</td>
<td>14%</td>
</tr>
<tr>
<td>Plan Fees with 10% OVERALL increase, Reduce Dental Annual Max from $750 to $650, + Rebalancing</td>
<td>$136.50</td>
<td>$147.20</td>
<td>$283.70</td>
</tr>
</tbody>
</table>

- **Per Member Amount Required from SU Reserve Fund**: $2.26, $1.91, $4.18
- **Projected Total Reserve Subsidy (using current enrolment)**: $47,199, $39,715, $86,914
- **Percentage of 2016-17 Plan Cost subsidized from Reserve**: 1.5%
HDPC RECOMMENDATION

Increase Plan Fee

• 10% increase

B. Subsidize Fee Using Reserve Fund

• Contribute approx. $80-$90K from Reserve (approx. 10% of Fund)

C. Reduce Benefits

• Reduce Dental Annual Maximum from $750 to $650

D. Rebalance Health & Dental Fees

• To better reflect projected premiums for each individual Plan
Questions / Discussion