

# SFSS Health & Dental Plan: Fee Increase & Mental Health Services Referendum FAQ

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**Your vote,  
your choice**

## WHAT IS THE SFSS HEALTH & DENTAL PLAN?

The SFSS provides an extended Health & Dental Plan for its members. The Plan offers health, dental, vision, and travel coverage. Learn more at the [Studentcare SFSS Plan website](#).

## WHAT ARE THE PROPOSED CHANGES?

1. Raise the current Plan fee by \$31.92/year, effective September 1, 2023.
2. In every year thereafter, give the SFSS Board the ability to increase the Plan fees by up to 5% to account for inflation.
3. If the referendum passes, effective September 1, 2023, SFSS Plan members will have access to a 12-month pilot of an enhanced mental health and well-being service offering virtual consultations with professionals.

## WHY IS THE FEE INCREASING?

1. High claims: The SFSS Plan has high and increasing utilization year over year.
2. Inflation: The costs of health and dental plan services continue to rise annually.

As utilization and the cost of services go up, the Plan fee is not sustainable without an adjustment. If the fee is not adjusted, benefits may have to be cut.

## WHAT IS INCLUDED IN THE MENTAL HEALTH ENHANCEMENT THAT WILL GO LIVE ON SEPTEMBER 1, 2023 SHOULD THE REFERENDUM PASS?

Should the referendum pass, Plan members will have access to **Conversation**, a mental health and well-being service that allows students to see a mental health professional virtually. This 12-month pilot program features:

- Consultations until remission
- Habit-forming coaching sessions
- Psychotherapy sessions as needed
- Self-paced interactive guides and psychoeducational resources
- And more

## WHAT ARE STUDENTS SAYING?

Students have told us that they prefer not to cut benefits and that mental health is important to them. In the 2021 Health & Dental Plan survey:

- 81.5% of students noted they are in favour of increasing Plan fees to maintain or increase benefits.
- 88.7% of students rated benefits for health practitioners, including mental health, as important or very important.

## HAS THE SFSS TRIED OTHER AVENUES TO MANAGE COSTS WITHOUT CUTTING BENEFITS OR INCREASING FEES?

The SFSS has exhausted all other options to manage Plan finances before coming to a referendum. They have:

1. Subsidized Plan costs by \$1.3M over the past two years to keep benefits and Plan fees stable
2. Solicited quotes from many insurance companies and locked in competitive rates for 2 years to create stability while conducting a referendum to ask students their opinion

## CAN I OPT OUT OF THE HEALTH & DENTAL PLAN?

Students will maintain a few options when it comes to the Plan. They can:

1. Opt out by showing proof of alternate coverage (e.g. employee or parent/guardian plan)
2. Opt down from the Enhanced Care Plan to the Basic Care Plan (the Basic Care Plan has adjustments in coverage but comes at a reduced cost: for the current 2022-2023 Plan year, the Enhanced level is \$267.08, while Basic is \$207.40)
3. Keep the Enhanced Care Plan

## I OPT OUT OF THE PLAN EVERY YEAR. WHY SHOULD I CARE ABOUT THIS REFERENDUM?

Even if you have coverage elsewhere and opt out annually, thousands of your fellow students rely on the Health & Dental Plan. Participating in the referendum will be helping them.

## WHAT IS HEALTH AND DENTAL PLAN INFLATION?

Student health and dental plan inflation is typically between 5-8% each year, meaning that a static fee isn't sustainable. Giving the SFSS Board the ability to make inflationary adjustments of up to 5% (if needed) will help protect SFSS members from facing benefit cuts or more dramatic one-time increases in the future. This also means that in years where there are no rising costs, an automatic fee increase won't be necessary.

## DOES THIS MEAN THAT HEALTH & DENTAL PLAN COSTS WILL AUTOMATICALLY INCREASE BY 5% ANNUALLY IF THIS PASSES?

Nope! This referendum simply gives the SFSS Board the ability to increase the Plan fee by 5% if they need to, due to high utilization or inflationary costs.

## WHEN AND HOW DO I VOTE?

Vote online from February 14 – 16, 2023. Look for the web survey link that will be sent to your SFU email account.

## WHAT IS THE REFERENDUM QUESTION?

### Background:

SFSS Council is proposing an amendment that will allow for an increase to the fee amount **charged to SFSS members in their SFSS Health & Dental Plan to happen without a referendum when necessary**. The SFSS Health & Dental Plan was launched in 2008 with no mechanism for Plan benefits to keep pace with the rising costs of health and dental services, except via referendum. The SFSS Health & Dental Plan is one of the most utilized services by the SFSS membership, and has seen significant increases in claims year over year.

Students have expressed interest in additional mental health support and the proposed fee adjustment allows for the SFSS to expand mental health service offerings. Students will still retain the option to choose a lower level of coverage at a lower cost (Basic Plan), or opt out completely if they have equivalent alternative coverage. The SFSS has already exhausted other avenues to manage Plan costs without cutting benefits.

### Question (Yes or No):

Given the Background provided above and knowing that you can opt out completely with alternative coverage or reduce your coverage for a lower cost, are you in favour to raise the SFSS Health & Dental Plan Fees by \$31.92 for the policy year starting September 1, 2023 and authorize SFSS Council to adjust the Plan Fee by up to 5% annually (only when needed) starting September 2024, to account for inflationary impacts on Health & Dental services?

### A Yes Vote:

1. Supports the new proposed Plan for September 1, 2023 and has a potential to increase annually by up to 5%:
  - Enhanced Plan: from \$267.08 to \$299 per year
  - Basic Plan: from \$207.40 to \$239.32 per year
2. Means the SFSS would only initiate a fee increase if necessary to maintain coverage and continuation of the Plan
3. Means the fee increase would only be allowed up to 5% a year
4. Means students would be informed of changes to their Plans before payment deadline in case they wished to opt out of the Health and Dental Plans

### A No Vote:

1. Supports the Current Plan, and SFSS members will need to vote on all future increases to the Plan fees through a referendum question