

# SFSS HEALTH & DENTAL PLAN: FEE INCREASE REFERENDUM FAQ



**Vote online from  
Feb. 27 - 28, 2025**  
Your health care, your vote.

## 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. Increase the current Plan fee from \$267.08 to \$364.08 per year, effective September 1, 2025, in order to maintain essential coverage and benefits (i.e. vision, dental, and health).
2. In every year thereafter, give the SFSS Board of Directors the ability to adjust the Plan fees by up to 5% to account for inflation, if necessary.



## WHEN WAS THE LAST TIME THE SFSS INCREASED ITS PLAN FEE BY REFERENDUM?

- The last time the SFSS held a successful referendum to increase the Plan fee by more than 5% (for inflation) was 10 years ago in 2014.
- The last time the SFSS held a successful referendum to increase the Plan fee by 5% (for inflation) was 6 years ago in 2017. This referendum has since expired.

## WHY A FEE INCREASE?

The fee increase is necessary to prevent any further service cuts to the Plan. It will allow the SFSS to maintain the coverage and put the Plan in a position to consider increases in future years.

## HOW DOES THE SFSS PLAN FEE COMPARE TO OTHER STUDENT SOCIETIES' PLAN FEES?



## WILL THE PLAN FEE AUTOMATICALLY INCREASE BY 5% EVERY YEAR IF THIS PASSES?

Nope! This referendum simply gives the SFSS Board of Directors the ability to increase the Plan fee by up to 5%, only if needed due to inflationary impacts.

## HAS THE SFSS TRIED OTHER OPTIONS TO MANAGE COSTS?

The SFSS has exhausted all other options to avoid having to increase the Plan fee, including:

- Subsidizing the Plan fee for students by \$1.3 million over the past few years
- Cutting benefits to lower its costs

This referendum is a last resort, as the SFSS Board of Directors does not have the authority to increase Health & Dental Plan fees without a student referendum.

## WHAT HAVE STUDENTS SAID WHEN CONSULTED ABOUT THE FUTURE OF THE PLAN?

In the December 2024 Health & Dental Plan Survey of SFSS members, **84%** said they would support increasing the Plan fee to prevent benefit cuts.

## WHAT IF THE REFERENDUM DOES NOT PASS?

The SFSS will be forced to further cut vision, dental, and health benefits.

## 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 alternative 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 offers lower coverage but has a reduced fee: for the current 2024-2025 Plan year, the Enhanced level is \$267.08, while Basic is \$207.40)
3. Keep the Enhanced Care Plan

## WHEN AND HOW DO I VOTE?



**Vote online from Feb. 27 – 28, 2025.**

Look for the web survey link that will be sent to your SFU email account.