

*The GSA has asked studentcare.net/works, in their capacity as a professional benefits consultant, to provide the following detailed information about potential Plan services and benefits to assist graduate students in making an informed choice in the upcoming referendum.*



## **UMGSA Health & Dental Plan Referendum Question**

Do you support the withdrawal of the UMGSA from the UMSU Health and Dental Plan, currently at a cost of \$256 per student per year, and the implementation of an autonomous GSA-administered Health and Dental Plan, for a cost of up to \$420 per student per year, which will provide expanded benefits and services designed specifically for the needs of all full-time University of Manitoba graduate students?

The cost of the Plan may be adjusted in future years by no more than 10% per annum to account for inflation. Students would be able to withdraw from the GSA-administered health and dental plan if they already have comparable coverage.

Over 85% of GSA members surveyed want a GSA-administered plan. What do you want?

### **Your Plan. Your Choice.**

A \$164 Plan fee increase would:

✓ **More Than Double Your Vision Coverage**

\$200 for eyeglasses/contacts, \$150 for laser eye surgery

✓ **Enhance Your Health Practitioner Benefits**

Up to \$50 a visit, \$300 per category, per policy year

✓ **Expand Your Travel Coverage**

120 days per trip, trip cancellation and interruption, academic exchanges and internships

✓ **Maintain Your Other Benefits**

Prescription drugs, eye exams, dental checkups and cleanings, fillings, extractions, ambulance, and more

✓ **Provide Discounts at Local Clinics**

Prescription drugs, dental, vision, and health practitioners

✓ **Improve Plan Operations & Services**

Secure opt outs, enrolments, and administration

\* Refer to question 4 for a complete list of benefits, including proposed enhancements!



## **UMGSA Health & Dental Plan: March 25 – 27, 2013**

### **1. Why a referendum?**

The Graduate Students' Association (GSA) will be holding a referendum to ask graduate students if they support the implementation of an autonomous GSA-administered Health and Dental Plan to provide expanded benefits and services. This Plan would be designed and managed specifically to meet graduate students' and their families' needs.

Currently, graduate students are covered under a Health and Dental Plan that is managed by the CFS National Student Health Network (CFS-NSHN) and the University of Manitoba Students' Union (UMSU).

The UMSU Plan has been created and managed with a focus on undergraduate student needs. Graduate students have little capacity to increase benefits, or make operational or service changes that would be beneficial for graduate students.

Graduate students have voted to end their membership in both of the above-mentioned organizations in order to pursue greater autonomy.

In preparation for this referendum, the GSA commissioned a professional survey of graduate student health and dental needs for the first time at U of M. Using these survey results, and a consultation process lasting 3 months, the GSA was able to design and negotiate a Health and Dental Plan uniquely suited to graduate students, and their families.

An autonomous GSA Health & Dental Plan would include expanded travel health insurance, increased vision coverage, and improved online administration of all Health & Dental services.

If passed by referendum, the new Plan is anticipated to go into effect September 1, 2013.

### **2. Who can vote?**

Any registered University of Manitoba graduate student at the Fort Garry or Bannatyne campus is eligible to vote.

### **3. Who would be automatically enrolled?**

All full-time graduate students in the Fall semester who are members of the Graduate Students' Association.



## 4. What would be covered?

Look for unique benefit enhancements in bold red!

HEALTH BENEFITS September 1, 2013 – August 31, 2014		
Category	Coverage Details	Exclusive Network Coverage
<b>Prescription Drugs</b>	Up to 80% coverage, with dispensing fee cap of \$5	<b>Pharmacy Network:</b> Discount of 10% of the total eligible cost of your prescription drugs and 10% off regularly priced Life and Quo products at Shoppers Drug Mart
<b>Health Practitioners</b>	<p><b>Enhanced: Up to \$50 per visit, to an annual maximum of \$300 for:</b></p> <ul style="list-style-type: none"> <li>Athletic Therapists, Physiotherapists, Naturopaths, Registered Massage Therapists</li> <li>Chiropractors, Occupational Therapists, Speech Therapists</li> <li>One x-ray per year included in overall maximum for chiropractors</li> <li>Psychologists covered to an annual maximum of \$500 per person</li> </ul>	<p><b>Physiotherapy Network:</b> \$45 for an initial assessment and \$30 for subsequent visits</p> <p><b>Massage Therapy Network:</b> \$30 for a 30-minute treatment and \$45 for a 60-minute treatment</p> <p><b>Chiropractic Network:</b> \$30 for an initial assessment and \$25 for subsequent visits</p>
<b>Vision Care</b>	<ul style="list-style-type: none"> <li>Eye exams: 100%, every 24 months</li> <li><b>Enhanced: Prescription eyeglasses and contact lenses covered up to \$200 per 24 months</b></li> <li><b>Enhanced: Laser eye surgery covered at 100%, up to a maximum of \$150 per 24 months</b></li> </ul>	<p><b>Vision Network:</b></p> <ul style="list-style-type: none"> <li>- maximum of \$60 for eye examinations</li> <li>- \$75 off eyeglasses purchases over \$250 or 30% off purchases under \$250</li> <li>- up to 25% off contact lenses</li> <li>- up to \$200 off laser eye surgery</li> </ul>
<b>Medical Services &amp; Equipment</b>	<p>Reasonable and customary maximum for accidents or illnesses for:</p> <ul style="list-style-type: none"> <li>Ambulance, including air ambulance: to nearest hospital when an emergency requires immediate attention</li> <li>Durable medical equipment: including wheelchair rental, crutches, braces, prosthesis</li> <li>Dental accident: covers repair/replacement of natural teeth damaged through an external blow to the mouth</li> <li>Custom made orthopaedic shoes (when prescribed): 50% coverage, up to \$200 every 2 policy years</li> </ul>	
<b>Tutorial Benefit</b>	100% coverage, up to \$15/hour, to a maximum of \$500 per accident or illness, for the cost of private tutoring if a student is immobilized for a period greater than 15 consecutive days	
<b>Accidental Death &amp; Dismemberment</b>	Principal sum: \$5,000 Up to \$25,000 per accident	



Category	Coverage Details
<b>Travel Health Coverage</b>	<ul style="list-style-type: none"> <li>• 100% coverage, up to \$5,000,000 per incident</li> <li>• <b>Enhanced:</b> Covers first 120 days per trip, unlimited number of trips</li> <li>• <b>Enhanced:</b> Coverage for duration of academic exchange or internship</li> <li>• Covers hospital, physician, and other services for emergency treatment of an injury or illness while travelling outside of the province of residence</li> <li>• Emergency Travel Assistance</li> <li>• <b>Enhanced: Trip cancellation, up to \$1,500 maximum per policy year</b></li> <li>• <b>Enhanced: Trip interruption, up to \$5,000 maximum per policy year</b></li> </ul>

## DENTAL BENEFITS September 1, 2013 – August 31, 2014

Category	Coverage Details		
	Insured Portion	Exclusive Dental Network Coverage*	Enhanced Total Coverage
<b>Preventive Services</b> Recall exams, cleanings, fluoride treatment	100%	<b>20%</b>	<b>100%</b>
<b>Basic Oral Surgery</b> Tooth extractions, oral surgery	75%	<b>20%</b>	<b>95%</b>
<b>Major Restorative Services</b> Fillings, periodontics (gum treatment), repairs to permanent crowns and bridges	75%	<b>20%</b>	<b>95%</b>
<b>Endodontics</b> Root canal therapy, occlusal equilibration	50%	<b>20%</b>	<b>70%</b>
<b>Recall exams</b>	<b>1 per 12 months</b>		
<b>Maximum (per policy year)</b>	<b>\$750</b> insured, plus extra coverage through Dental Network		

\* Refer to question 11 for more information on how the Dental Network could provide additional coverage.

### 5. How much would it cost?

The total annual fee would be \$420 for both Extended Health and Dental benefits, assessed each September with your tuition and ancillary fees, for 12 months of coverage (September 1 – August 31). Although the fee would be automatically included, the opt-out option would allow students to receive a full refund if they choose not to continue coverage.

Students would also have the option of enrolling their spouse and/or dependent children for an additional fee above their fees as a student.



## 6. What if I just don't want to participate? Could I opt out?

If you're already covered by a supplemental health and/or dental plan (e.g. through your employer, your parent, or your spouse's employee plan, Treaty plan, NOT Manitoba Health), you would be able to opt out of the GSA Health and/or Dental Plan during the first few weeks of the school year and receive a full waiver or refund of the Plan fee.

Alternatively, if you're covered by another private health and/or dental insurance plan, you would be able to combine coverage from both plans and claim deductibles or co-payments from your other plan. The choice is yours.

The first time you would choose to opt out, you would need to provide proof of other coverage (a copy of a certificate or letter from the plan sponsor (e.g. employer) showing that you're covered for health and/or dental). This could be submitted electronically as a digital photo, scanned document or PDF, or it could be mailed. In future years, you would only need to reconfirm your choice of coverage or opt out online, with no further documentation required.

The online opt-out process is a secure web-form that takes an average of 4.7 minutes to complete, including uploading of electronic documentation using a high-speed Internet connection.

Opt outs would be in effect for the duration of the whole policy year (September 1 – August 31).

## 7. Why would students have to opt out if they don't want coverage? Why couldn't they just sign up for health and dental insurance on an individual basis?

Individual insurance plans have always been available for purchase. These plans suffer from several drawbacks.

- a. They're very expensive - up to 5 times the cost of a student Health & Dental Plan
- b. They discriminate by sex and age
- c. They exclude individuals with pre-existing illnesses (people who need a plan the most)

As a result, individual health and dental plans aren't a real solution. Experience shows that only group insurance programs can meet students' health and dental needs at a reasonable cost. A student health and dental plan is a collective investment to ensure a minimum standard of health care for the student body.

## 8. Could I enrol my spouse or family?

Yes. The GSA Health & Dental Plan would give you the option to enrol your family (spouse and/or dependants) by completing an enrolment process and paying an additional fee, over and above your fee as a student. Common law and same-sex couples would be eligible.

### HEALTH & DENTAL PLAN ENROLLMENT FEES

Annual Optional Health & Dental Plan Enrolment Fees (in addition to individual student fee)  
September 1, 2013 – August 31, 2014

<b>Couple:</b> Partner/spouse of enrolled student or 1 child (opt in)	<b>420 \$</b>
<b>Family:</b> spouse and/or unlimited number of dependent children (opt in)	<b>630 \$</b>



## 9. When would this take effect?

The enhanced GSA Health & Dental Plan would be implemented for September 1, 2013.

## 10. How would I be able to claim benefits?

By using the Plan's Pay-Direct Card, you would only pay 20% of the cost of prescription drugs. The Pay-Direct Card could be used at most pharmacies across Canada. Many health-care providers (dentists, chiropractors, etc.) are able to bill the insurance company directly. For other benefits, you would simply have to save your receipts and submit them with a claim form in order to receive your reimbursement.

## 11. What are the Exclusive Networks? How would the Network reduction work?

Pharmacy, Dental, Vision, Physiotherapy, Massage Therapy, and Chiropractic Network Practitioners have agreed to offer an additional reduction specifically for graduate students, over and above any amount that would be covered by the insurance portion of the GSA Health & Dental Plan.

Visiting a Network dentist or health practitioner could save you money, but you would always have the choice to see any dentist or health practitioner and submit the claim to the insurance company.

**For example, by visiting a Network Dentist for a typical check-up and cleaning, you would save 20% or approximately \$40 – even more for expensive treatments like fillings or a wisdom tooth extraction.**

**These exclusive Networks would only be available through an autonomous GSA Health & Dental Plan.**

## 12. Could I use this plan while I'm away travelling or if I live out of province?

Yes. All Plan benefits would be effective across Canada and anywhere in the world for the duration of the coverage. For example, if living in another province over the summer, you could choose to see a dentist or fill a prescription at any pharmacy and be reimbursed exactly as you would in Manitoba.

In addition, the GSA Health & Dental Plan would cover you for up to \$5,000,000 in emergency health costs, for up to 120 days outside of your province of residence, or outside of Canada. You could take an unlimited number of trips each year and you would automatically be covered every time. This is a particular advantage for graduate students who may be travelling for conferences, research, or academic exchange.

The new Plan would also be cover GSA members for incidental expenses that can add up if a medical emergency requires that you change your travel arrangements.

Trip Cancellation: up to \$1,500 per trip for pre-paid, non-refundable trip expenses per policy year.

Trip Interruption: up to \$5,000 for each trip taken during the policy year.

## 13. Where can I get more information?

**[www.ihaveaplan.ca/umgsa](http://www.ihaveaplan.ca/umgsa)**

**1 855 535-3282**

## 14. Where can I vote?

Voting will be conducted online from 9:00 am on March 25 to 9:00 pm on March 27, 2013.

You will receive an email with a unique link tied to the voting website and your email address.