Dear GSA Council Colleagues,

At our meeting on 18 March you will be asked to consider a recommendation from the GSA Board regarding the 2019-2020 GSA Health and Dental Plan Fee (hereafter referred to as the “fee”).

As we discussed at the January GSA Council meeting, the cost of the Plan is driven by usage, and we are pleased that graduate students continue to use the benefits of the Plan. Based on the projections provided to us by Studentcare (our broker and the Plan administrator), we are happy to report that there is no proposed increase to the fee for 2019-2020 as claims are low enough that the fee does not have to be increased. Should GSA Council approve the attached proposal, the fee paid by graduate students for the Plan would be $500.36/year for 2019-2020 (remaining the same as the 2018-2019 fee). The fee will be pro-rated for graduate students who start their programs in January.

Additionally, as the current fee charged for the Plan is below the actual cost associated with its provision and the GSA Health and Dental Plan Reserve Fund (GSA HDPRF) is currently very healthy, the GSA Board has been having discussions about expanding dental coverage from an annual maximum of $500 to an annual maximum of up to $700 per policy year to begin 1 September 2019. This is based on feedback we have received from surveys administered by Studentcare, as well as feedback from GSA Council members indicating that they would like for coverage for dental expanded. A separate motion concerning this expansion of coverage will be brought forward at an upcoming meeting as benefit adjustment costs are subject to change and can vary dependent on final negotiation with Desjardins, meaning that we need to await further analysis and cost projections from Studentcare before we can assign an exact amount to the expanded coverage. It is also important to note that early projections from Studentcare indicate that dental coverage could be increased to an annual maximum of $700 per policy year while still allowing for $6/per Plan member to be directed to the GSA HDPRF. This is excellent news but we’d also like to remind that changes to coverage levels, etc may result in future increases in the cost of the Plan as increased claims and for increased amounts can affect the cost of the Plan.

We want to thank you in advance for your consideration of this proposal involving one of the GSA’s most important services to graduate students. We would be happy to answer any questions you have at the meeting, but also encourage you to send us questions before then as you consult with your colleagues – questions can be directed to the Vice-President Student Services at gsavpsse@ualberta.ca. Kristin Foster, Director of Partnership and Development (Studentcare), and Colten Yamagishi, Program Manager (Studentcare) will also be in attendance at the March meeting to present information on the GSA’s Plan and associated usage rates, and answer any questions that members may have.

Regards,

Sasha van der Klein, President

and

Fahed Elian, Vice-President Student Services