Outline of Issue

Addition of Repatriation of Bodies to the GSA Health and Dental Plan Coverage

Suggested Motion for GSA Council:

MOTION: That the GSA Council, on the recommendation of the GSA Board, APPROVE the addition of coverage for the repatriation of bodies to the GSA Health and Dental Plan to a maximum of $10,000 within 365 days after an incident resulting in death, to begin retroactively on 1 September 2019, with the cost of the Plan to remain at $500.36/annum for 2019-2020, as approved by GSA Council on 18 March 2019.

Note: This addition will be at no cost, and hence still allow for around $6/per Plan member to be deposited in the GSA Health and Dental Plan Reserve Fund (HDPRF), as noted in March when GSA Council approved the Plan fee for 2019-2020.

Background:

In response to a discussion arising in the spring of 2019, the GSA requested that Studentcare investigate the possibility of adding this feature to the GSA Health and Dental Plan coverage. The repatriation of bodies coverage consists of the reimbursement of the expense of homeward carriage of the body of the insured for burial, subject to a maximum payment of $10,000, within 365 days following an incident resulting in death. This addition would be at no cost. Please note that any future increases to the Plan fee resulting from the addition of this coverage would be the result of usage of this aspect of coverage. The GSA Board reviewed this proposal and recommended it to the GSA Council at its 7 August 2019 meeting.

As noted on 18 March 2019 when GSA Council set the Plan fees for 2019-2020, there was no increase in premiums for 2019-2020 and the approved fee for the Plan was $500.36/year for 2019-2020 (remaining the same as the 2017-2018 and the 2018-2019 fee). Additionally, it was noted that, even after increases in coverage for dental services (increase approved at the 18 March 2019 meeting), around $6 per Plan member could still be deposited in the HDPRF. Should GSA Council approve the addition of the repatriation of bodies coverage to the Plan, as noted above, the surplus to the HDPRF would remain the same.

Jurisdiction:

GSA Bylaw and Policy, Section M: GSA Health and Dental, GSA Policy, GSA Health and Dental Plan and GSA Health and Dental Plan Reserve Fund, Section M.POL.9.1:

“The GSA Board (GSAB) is mandated to oversee the implementation, administration, and performance of the GSA Health and Dental Plan, and to make recommendations to GSA Council regarding the Plan (quoted in Section F: GSA Standing Committees, GSA Policy, GSA Standing Committees, GSA Board, Section F.POL.3.2.c).”

GSA Bylaw and Policy, Section M: GSA Health and Dental, GSA Policy, GSA Health and Dental Plan and GSA Health and Dental Plan Reserve Fund, Section M.POL.10.2:

“GSA Council on the recommendation of the GSAB, approves modification of Plan coverage.”

GSA Bylaw and Policy, Section M: GSA Health and Dental, GSA Policy, GSA Health and Dental Plan and GSA Health and Dental Plan Reserve Fund, Section M.POL.11.1.b:

“All surpluses from Plan fees must be transferred into the HDPRF at the end of the fiscal year.”