



MOTION REGARDING SSMU'S HEALTH AND DENTAL FEE QUESTION FOR WINTER 2019 2019- 02-28

Submitted for: February 28, 2019

WHEREAS, the Students' Society of McGill University ("the Society") manages a Health plan used by 12,038 students and a Dental plan used by 18,080 students;

WHEREAS, the Society currently collects approximately \$3.05 million from student fees for the plan, the most recent years claims report indicates \$2.6 million were claimed by students;

WHEREAS, the Society's dental premium is approximately \$17.00 more than what is currently being charged of students;

WHEREAS, the Society's health premiums are relatively equal to what is currently being charged of students;

WHEREAS, the Society structures the Health and Dental plan fees to build a reserve over the first two years and deplete it the following years;

WHEREAS, the Society had to lower the maximum coverage for the Dental plan from \$750.00 to \$500.00 due to premiums rising and no fee increase;

WHEREAS, after the results of surveys and statistical analysis of our claims, the Health and Dental committee has recommended increases in coverage to both the Health and Dental plan to match student needs;

WHEREAS, the committee recommended that the Dental plan removes EmpowerMe and increases the maximum dental coverage to \$750.00, bringing the Dental plan from \$100 to \$150;

WHEREAS, this price puts the Dental plan in a healthy range for the next four to five years;



WHEREAS, the committee recommended that the Health plan increases psychological coverage maximum from \$500 to \$1000, remove Naturopathy coverage, and add massage therapy coverage with a referral from a primary care physician, bringing the Health plan from \$145 to \$195;

WHEREAS, the committee recognized need for increased psychological coverage from the surveys as well as the growing claims over mental health resources over recent years;

WHEREAS, the maximum amount charged for the Health and Dental plan allows SSMU to charge up to that amount per year, SSMU can choose to charge less for a given year based off of the premiums.

BE IT RESOLVED, THAT the Society's Legislative Council approve the following two (2) questions for the Winter 2019 referendum period regarding the Health and Dental fees:

- 1) Do you agree to the increase of the opt-outable SSMU Health Plan fee by \$50 per student per year, payable by all undergraduate students who are members of the SSMU, to be charged starting in Fall 2019, with the understanding that if this question is approved, the SSMU will add increased psychology services and massage therapy to the SSMU Health Plan as outlined in the above preamble?
- 2) Do you agree to the increase of the opt-outable SSMU Dental Plan fee by \$50 per student per year, payable by all undergraduate students who are members of the SSMU, to be charged starting in Fall 2019, with the understanding that if this question is approved, the SSMU will increase dental coverage to the SSMU Dental Plan as outlined in the above preamble?

BE IT FURTHER RESOLVED, THAT the Legislative Council adopts the actionable aspects of this question and that any grammatical or legal changes necessary do not need the re-approval of the Legislative Council.

Moved by:

Tre Mansdoerfer, *President*

Jun Wang, *Vice-President Finance*

Garima Karia, *Arts Representative*

Brandon Hersh, *Dentistry Representative*