

## 1. CALL TO ORDER

Call to Order – 11:24 am

## 2. TERRITORIAL ACKNOWLEDGMENT

We acknowledge that this meeting is being conducted on the unceded territories of the Coast Salish peoples; which, to the current knowledge of the Society include the Squamish, Musqueam, Stó:lo, and Tsleil-Waututh people.

## 3. ROLL CALL OF ATTENDANCE

Interim President & VP Student Services.....Larissa Chen  
VP External Relations ..... Christine Dyson  
VP Finance ..... Hangué Kim  
VP Student Life .....Curtis Pooghkay  
VP University Relations .....Arr Farah  
At-Large Representative ..... Paul Hans  
At-Large Representative ..... Mudi Bwakura  
Faculty Representative (Applied Sciences)..... Alan Lee  
Faculty Representative (Arts & Social Sciences)..... Blossom Malhan  
Faculty Representative (Business) .....Pritesh Pachchigar  
Faculty Representative (Communication, Art & Technology)..... Prab Bassi  
Faculty Representative (Education)..... John Ragone  
Faculty Representative (Environment)..... Vacant  
Faculty Representative (Health Sciences)..... Raajan Garcha  
Faculty Representative (Science).....Jimmy Dhesa

### **Society Staff**

Administrative Supervisor ..... Karen Atara  
Administrative Assistant.....Mandeep Aujla  
Build SFU General Manager ..... Marc Fontaine  
Chief Executive Officer ..... Martin Wyant

### 3.1 Regrets

Faculty Representative (Education).....John Ragone

### 3.2 Absent

### 3.3 Guests

Council Liaison.....Christian Avendano  
The Peak Reporter.....Nathan Ross

## 4. RATIFICATION OF REGRETS

### **MOTION BOD 2016-06-30:01**

#### **Prab/blossom**

*Be it resolved to ratify regrets from: John Ragone*

- Discussion:  
Work schedule change (employment reasons)

#### **CARRIED**

Abstentions: Christine Dyson

## 5. ADOPTION OF THE AGENDA

### **MOTION BOD 2016-06-30:02**

#### **Hangue/Mudi**

*Be it resolved to adopt the agenda to remove Motions 6, 7.3, and 7.4 and to include motion 9.3 in New Business.*

Discussion:

- Remove motion 6 on Matters arising from minutes, as file date was incorrect.
- Remove motion 7.3 as Council was not present at this meeting.
- Remove motion 7.4 for further review.
- Addition of Strategic Engagement Committee as a separate motion (motion 9.3) under New Business.

#### **CARRIED AS AMENDED**

## 6. REPORTS FROM SOCIETY

### **6.1 REPORTS FROM COMMITTEES**

06/30 – Committee Updates

- Advocacy:
  - Launched and ran an out reach campaign from which 330 responses were received yesterday.
  - Committee chair will send an email this week and hopefully tabling will be for two more days, as the committee did not meet the 500 minimum thresholds.
  - The committee is on board for the survey to run one more week.
  - Interactions with students regarding their understanding of the survey and willingness to fill it out were good.
- Events committee:

- Strategic planning meeting held where a rough draft of the calendar was made which will likely be sent out to the Board.
- Events committee and Strategic engagement committees have not met for the past two weeks; both committees will be meeting on Monday next week.
- FAC:
  - Just received recommendations regarding the membership engagement line item; this was increased and has been brought as a recommendation in this agenda (Motion 8.2).
  - Other two allocations were discussed at the FAC meeting held today, and these will be discussed at the next Board meeting.
  - Audience report will be brought to the AGM by September.
  - Also discussed the work plan and logistical control of the finances of the organisation and external communications aspects.
    - Teams were split up where it was discussed that Jimmy Dhesa and Pritesh Pachchigar would be on the internal team whereas John Ragone and Paul Hans will be on the external team (will be working on short videos, new committee expenditures etc.)
- SCC:
  - Surrey campus committee discussed and approved the annual budget of the committee, also approved the SCC retreat as well as Welcome back Barbeque which is happening in September, also discussed the role of the Joint operations advisory of the Surrey campus and a work plan was presented to the committee.
- Governance committee:
  - Met last week on June 22<sup>nd</sup>.
  - Continuing work on bylaws on a weekly basis in order to try and adhere to the BC societies act, which changes in November.
  - Once a draft has been made, this will be presented to the Board.
- Strategic planning committee:
  - The first meeting for this committee was held on Monday, which was composed of board members and staff members. The co-chair from the staff side is Ed and from the Board side is Paul.
  - Strategic planning committee has goals for each year and the members have been focussing on the ones they want to tackle for 2016 and 2017.
  - Meetings will be held every third week.

- During the work plan discussion, it was agreed that the committee would try to implement key initiatives and substitute those already discussed.
- Will be meeting again in two weeks.
- AFAC:
  - AFAC had its first meeting and important introductory procedures were clarified
  - A proposal submitted by a SFU student group was also discussed and reviewed.
  - **[Action Item]**: Follow-up with the group to provide an update and clarify inquiries, on behalf of the committee.
  - Next meeting looking into trying to spread awareness initiatives.

## 6.2 REPORTS FROM THE CEO

- An IT agreement between SFSS and SFU IT has been finalised.
- There will be Board and Staff meetings scheduled where representatives from the IT department will be coming to give information on a number of processes.
- Also ordered a number of computers from which 13 will be going into those areas deemed to be the highest in need.
- Hoping to have a grant and contributions proposal in the next day or two from the firm that has already worked club portal. Once this agreement is in place the actual work required will hopefully take two or four weeks.
- Meeting held with senior Admin from SFU to talk about the capital projects that were discussed in the past.
  - They have been asked to assign somebody to be the point person on this project and they have done so.
  - The committee is expecting to receive back a revised licencing agreement for investments in Surrey and Vancouver so there will be one approach to use and one contact person.
- A health and safety committee group has been made and they will be connecting with WorkSafe BC regarding requirements for this organization size. Once this has been finalized work plans for this group will be discussed.
- Student engagement committee:
  - Looking to bring in somebody to do some student engagement work.
  - There was a meeting held on June 29 with Martin, Pierre, Arr, Korina Chu (SFU Finance) and some GSS representatives regarding the implications of the new Society Act.

## 7. PRESENTATION

### 7.1 STUDENTCARE NETWORKS HEALTH & DENTAL PLAN (20 mins)

- 10 MINUTES PRESENTATION
  - There is pending work to be completed between Martin, Larissa, Kristen and Farah in the next few months regarding this plan.
  - This plan consists of a fixed fee, which was voted on via a referendum, this means that any changes will have to first be approved via a referendum.
  - This plan attempts to fill in the gaps where a lot of students don't have the extra coverage and the plan covers costs associated with:
    - Prescription Medications, Vaccinations, Psychology, Physiotherapy, Chiropractors, Ambulatory fees, Vision etc. (as noted in attachments).
  - Some unique components of this plan include:
    - \$350.00 coverage per year for vision, which includes eye exams, glasses, contact lenses, and laser eye surgery. This coverage for laser eye surgery leads to a reduction of long-term vision costs for students.
    - \$700.00 coverage per year for dental work, which includes filling, check-ups, root canals, gum treatment, extractions for wisdom teeth.
    - 120 days per year for an unlimited number of trips for travel coverage.
- 10 MINUTES Q&A
  - The committee raised some questions regarding what it means for the plan to cover "more than \$10,000..." for health care and "over \$350.00...." for vision.
    - In response the presenters have agreed that a change in the wording is needed for the brochure to provide more clarity.
  - The committee questioned if certain data could be skewed, primarily the one showing that students haven't opted out from enhanced to basic plans.
    - Student care had a few outreach initiatives in place: had sent out three reminder emails during the year to remind students that they may opt out of the enhanced plans; information tables were also set up.
    - Student care has agreed that this data is old and perhaps a survey can be done again this year asking students whether they meant to keep the enhanced plans.
  - There was also a question raised regarding why some students were not receiving coverage.
    - Could be due to the fact that at the beginning of year there is a 3-5 week blackout period for new students regarding coverage as a result of student care not having all the necessary information for new students, however, it should be noted that all returning students should not have issues with getting coverage.
    - Every student has access for coverage with student card—covered for 80%. Every pharmacy in BC has access to pay direct system.

- The committee also asked if there is any new information on the amount of claims as compared to last years data.
  - Student care waiting for annual claim support review. This data will be available at the end of November. Will need two policy years to compare.
- A committee member also noted that 36% of students use the plan (universities student care works with) whereas SFU students use only 29% (based on 2013 and 2014 data). Why are our SFU's claims lower?
  - This could be an impact of the enhanced and basic coverage changes or awareness of the plan.
  - Student care will need to compare two policy years and will possibly do a survey in October and have results by November.
- Reserve fund is now being used to logically plan a survey:
  - Part of survey is to confirm whether students actually like the plan.
  - Series of survey questions to be brought back to Larissa and Martin and bring back to BOD meeting.
- 2 RELEVANT DOCUMENTS ATTACHED:
  - Studentcare SFSS Health & Dental Plan Orientation Report 2016-17.pdf
  - Studentcare SFSS Special Report Comparison of Claimants vs Enrolled Plan Members June 2016.pdf

## 8. NEW BUSINESS

### 8.1 STUDENT UNION BUILDING ACCESSIBILITY (10 MINS)

#### MOTION BOD 2016-06-30:03

#### Hangue/Mudi

*Be it resolved that the Board of Directors amend MOTION AFAC 2016-04-08:04 to internally restrict net assets from the Accessibility Fund in the amounts of \$200,000 for a second passenger elevator for the Build SFU student union building and \$22,000 for emergency call buttons in accessible washrooms and photo luminescent paint for handrails in the student union building effective April 8, 2016. Any unspent amounts at January 15 2019, are to be unrestricted to the net assets of the Accessibility Fund.*

#### Discussion:

- Elevator was approved back in 2013/2014.
- Was a motion to happen at AFAC and didn't due to some issues with the motion.
- This motion needed to be revised so *Arr Farah* and *Larissa Chen* approached AFAC last term.
- The members wanted to amend that motion in order for it to accurately reflect what is needed to be met for the auditors.
- If this motion is adopted then we are looking at physically transferring funds so that there is a more accurate picture of the statement in the accessibility funds.
- There will still be ample dollars in accessibility funds once this motion is adopted.

#### CARRIED

Abstentions: Mudi and Allen

## **8.2 FINANCE AND AUDIT COMMITTEE RECOMMENDATION**

### **MOTION BOD 2016-06-30:04**

#### **Hangue/Pritesh**

Whereas the Finance and Audit Committee and Student Engagement Committee provided a recommendation to increase the Membership Engagement line item to \$15, 000 for engagement activities, which is a priority of the Board, based on its strategic plan.

Whereas the Student Engagement Committee has provided a rationale for the expenditures on engagement items including outreach materials, weekly engagement activities and a breakdown of the expenditures.

*Be it resolved to reallocate \$11 000 from the unrestricted surplus into the membership engagement line item (741/20).*

Discussion:

- [Action Item] Hangue: Will provide a written synopsis of the reallocation and the implications of this transfer by the next Board meeting.

#### **CARRIED AS AMENDED**

Abstentions: Blossom

## **8.3 STRATEGIC ENGAGEMENT COMMITTEE**

### **MOTION BOD 2016-06-30:05**

#### **Curtis/Prab**

*Be it resolved to approve up to \$4,580 from line item 741/20 for board outreach supplies recommended by Strategic Engagement Committee.*

Discussion:

- There were a lot of outstanding quotes that the board requested, and the Strategic Engagement Committee also recommended more engagement items.
- The board asked for lanyards and bottle openers and the communications office has received a quote of \$1, 176.00 for lanyards and \$500.00 for bottle openers.
- We also currently own one SFSS flag and we are hoping to get two for the Burnaby Campus, one for the Vancouver Campus, and one for the Surrey Campus.
- Also looking into developing SFSS postcards and bookmarks through the communications office and SFSS copy centre.
- The committee is also working with the Communications office to ensure that not all outreach supplies are given away in the fall.
- The committee also currently has no SFSS standing banner (the Advocacy committee recently got one).
- Also recommended that two SFSS tablecloths be bought along with the three steel bases that are needed for them; two for Burnaby, one for Surrey, and one for the Vancouver Campus. Total expenditure for this would be \$4, 580.00.

- None of the above expenditures will be made until the minutes from this Board meeting are approved.
- It was discussed that for future reference invoices on these expenses would be helpful to help the Board to see where the money is actually going.
- Curtis has agreed to have invoices forwarded from Communications office in order to send to the Board members.

**CARRIED AS AMENDED**

Abstentions: Prab Bassi

**8.4 STRATEGIC ENGAGEMENT COMMITTEE**

**MOTION BOD 2016-06-30:06**

**Hangue/Allen**

*Be it resolved to approve up to \$1,000 from line item 741/20 for the purchase of board outreach materials.*

Discussion:

- The committee agreed to go for the most cost efficient option for the Jackets.

Note: The committee agreed to add this motion to the agenda after the agenda was approved.

**CARRIED**

Abstentions: Christine

**8.5 IN CAMERA**

**MOTION BOD 2016-06-30:07**

**Arr/Allen**

*Be it resolved to move the meeting to in camera.*

**CARRIED**

In camera discussion:

- MBC 2280 Lease

**8.6 EX CAMERA**

**MOTION BOD 2016-06-30:08**

**Christine/Prab**

*Be it resolved to move the meeting ex camera.*

**CARRIED**

## 9. DISCUSSION ITEMS

### **9.1 ENGAGEMENT HOURS**

- The committee expressed concerns regarding the office hours.
- Members representing SFSS in engagement events are expected to keep a professional behaviour.



- A tracking system for the engagement hours needs to be developed.

## 10. ANNOUNCEMENTS

### 10.1 OFFICE SUPPLIES

A spread sheet was sent to the board to fill out regarding office supplies.

## 11. ATTACHMENTS

- Studentcare SFSS Health & Dental Plan Orientation Report 2016-17.pdf
- Studentcare SFSS Special Report Comparison of Claimants vs Enrolled Plan Members June 2016.pdf

## 12. ADJOURNMENT

### MOTION BOD 2016-06-30:09

**Prab/Christine**

*Be it resolved to adjourn the meeting at 1:24 pm.*

**CARRIED**

# SFSS HEALTH & DENTAL PLAN

Executive Orientation Report  
June 2016



**ihaveaplan.ca**

## 1. HEALTH & DENTAL PLAN OVERVIEW

The SFSS Health & Dental Plan serves over 20,000 students and is one of the largest and most complex services provided to SFSS members. The Plan is managed by the SFSS and is professionally administered by Studentcare.

Established by student referendum, the SFSS Health & Dental Plan is designed to provide all SFSS members with accessible and affordable extended health and dental care. The Plan is designed specifically for SFSS members to complement the coverage provided by BC MSP and other provincial health-care plans.

Student support for the Plan was reconfirmed via referendum in 2014 with 73% voting in favour of implementing a new Plan structure. The new Plan structure is called the Enhanced Plan, which offers students a choice between higher and broader benefits at a higher cost (\$255), and a no-frills benefits package at a lower cost (\$198) called the Basic Plan.

### WHY A HEALTH & DENTAL PLAN?

A growing number of important health-care services are not covered by provincial health care. For many students, paying for these services can lead to financial hardship, while others simply cannot afford them at all. The Plan is specifically designed for your members to pick up where provincial health care and other private health coverage end, helping students pay for the services they need. The Plan has evolved over time in response to students' claims experience and changes to provincial health care.

### WHY A GROUP PLAN?

Individual insurance plans have always been available for purchase, but they suffer from several drawbacks.

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

As a result, individual health and dental plans are not 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.

## WHAT IS COVERED?

The Enhanced Plan provides the following coverage for the entire duration of the policy year (Sept.1 - Aug. 31).



### Health-Care Coverage

More than \$10,000 including prescription drugs, vaccinations, psychologists, physiotherapists, chiropractors, ambulance, and more



### Vision Coverage

Over \$350 including eye exams, eyeglasses and contact lenses, and laser eye surgery



### Dental Coverage

Up to \$700 including cleanings, checkups, fillings, root canals, gum treatments, extractions, etc.



### Travel Coverage

120 days per trip for an unlimited number of trips and up to \$5,000,000 per incident, plus trip interruption and cancellation in the event of a medical emergency

## COMPARISON: BASIC VS. ENHANCED PLAN

	Basic	Enhanced
Prescription Drugs	70%	80%
Paramedical	\$20 / visit	\$35 / visit
Mental Health / Psychology	\$20 / visit	80% up to \$500
Vision Care	\$75	\$150
Dental	70% / up to \$600	80% / up to \$700

## WHO IS COVERED?

All SFU undergraduate students who are registered for 3 or more credits in September or January at Burnaby, Surrey, or Vancouver campuses are automatically enrolled in the Enhanced Health & Dental Plan when paying fees to SFU. This includes eligible international students, exchange or study abroad students, Co-op students on exchange, and Co-op students, when paying fees to SFU. Students who don't fit into one of these categories may be eligible to enrol themselves in the Plan.

Students who are enrolled may choose to enrol their spouse and/or dependent children in the Plan during the Change-of-Coverage Period.

### Change-of-Coverage Dates:

Fall	Spring	Summer
Aug. 31 – Sept. 19, 2016	Jan. 3 – 23, 2017	May 4 – 22, 2017

## 2. THE ROLE OF STUDENTCARE

### THE ROLE OF STUDENTCARE

Studentcare was founded by students in 1996. Frustrated with the offerings of traditional insurance brokers and outdated approaches to student health care, we built our organization around the health-care needs of students and the health and dental plan needs of student associations.

The student-oriented mindset remains with the organization to this day, with the majority of our management team consisting of former student leaders. We have infused our organization with the values and principles that we ourselves developed while working for students: integrity, respect, and trustworthiness.

The result is an organization uniquely suited to working with and for students. Serving over 75 student associations in six provinces, we have extensive experience with student organizations of all shapes and sizes, from 500 members to more than 50,000.

### WHAT DO WE DO FOR YOU?

Studentcare works for SFSS in two important ways. First, as the **program consultant**, Studentcare provides professional consulting and brokerage services, including:

- Ongoing negotiation with insurers to obtain the best deal for SFSS members, using the combined purchasing power of over 750,000 students
- Program set-up with University administration
- Creation and execution of an annual communications strategy
- Transparent, accountable measurement and reporting of Plan performance

Studentcare also works for SFSS as the **Plan administrator**, providing complete Plan management and administrative services, including:

- Front-line services through our full-service office on campus
- Professional communications strategies to ensure optimum Plan awareness
- Full-service Member Services Centre to help students via telephone, live chat, email, or regular mail
- Processing of all opt outs and enrolments, both manually and through our exclusive online system
- Online Plan administration and service through [www.ihaveaplan.ca](http://www.ihaveaplan.ca)
- Management of enrolment data lists with insurer
- Ability to conduct surveys of your members

### 3. THE ROLE OF SFSS

→ **Communications & Awareness:** SFSS provides strategic supervision of all communications initiatives.

→ **Evaluation of Member Appeals and Requests**

→ **Policy Decisions, Setting Fees and Benefits:** SFSS reviews detailed reports from Studentcare on Plan finances, enrolment statistics, and cost projections. It uses this information to evaluate potential Plan changes to ensure the best possible deal and long-term Plan stability for students.

### 4. EVOLUTION OF THE PLAN

#### SFSS AND STUDENTCARE

SFSS and Studentcare have worked closely together since 2008, collaborating to ensure that benefits and fees best meet students' needs.

#### SFSS AND DESJARDINS FINANCIAL SECURITY

The insurance policies that underlie the SFSS Health & Dental Plan are one-year contracts that must be renewed each year for the subsequent year. Desjardins Financial Security has been the insurer of the Plan from 2012 to the present day. The policy renewal process generally begins in February and is concluded by mid-to-late May in order to set the Plan fee, premiums, and benefits for the following academic year.

#### DEFINITIONS OF PLAN PREMIUMS AND FEES

**Plan premiums** are the amounts remitted by SFSS to Studentcare and the insurer, as required to fund all benefits and services associated with the Plan.

**Plan fees** are the amounts assessed to eligible students by the University, and are approved each year by the SFSS and the appropriate University departments.

The executives may choose to make changes to benefits for the following year based on the student concerns and claims experience they review throughout the year. As the executives receive input from students about the coverage they want, the Plan evolves with students' changing needs, resulting in a customized plan for the student body.

## 5. REACHING OUT TO STUDENTS

As the Plan administrator, Studentcare partners with SFSS and campus stakeholders to ensure a high level of awareness of the SFSS Health & Dental Plan by producing numerous high-quality communications campaigns. The following is a brief overview of some of the communications categories we cover:

- 1. Plan Info Guide**
- 2. Publications & Editorial Pieces**
- 3. Flyers & Posters Distributed on Campus**
- 4. Presentations & Info Tables**
- 5. Website & Emails**

## 6. THE NETWORKS

Studentcare provides Plan members with additional complementary coverage through our Professional Networks. This coverage functions as a direct discount to students and can be used by visiting a Network provider. SFSS members have access to almost 3,000 providers nation-wide.

## 7. PLAN REPORTING AND MONITORING

As key decision-makers, SFSS staff and executives need reliable, timely, and accurate information about their Health & Dental Plan. We provide SFSS with regular claims information and reports. In addition, annual Plan utilization reports are used to provide a strategic overview and guidance.

Our team meets regularly with you to provide updates on all elements of the Plan, and to tackle all operational, service, and coverage issues. Our team is also available throughout the year to make presentations and to respond to any concerns or requests regarding the Plan.



STUDENTCARE

1200 McGill College Avenue, Suite 2200  
Montreal, Quebec H3B 4G7



**ihaveaplan.ca**

SFSS

HEALTH & DENTAL PLAN

# Claimant vs. Enrolment Comparison

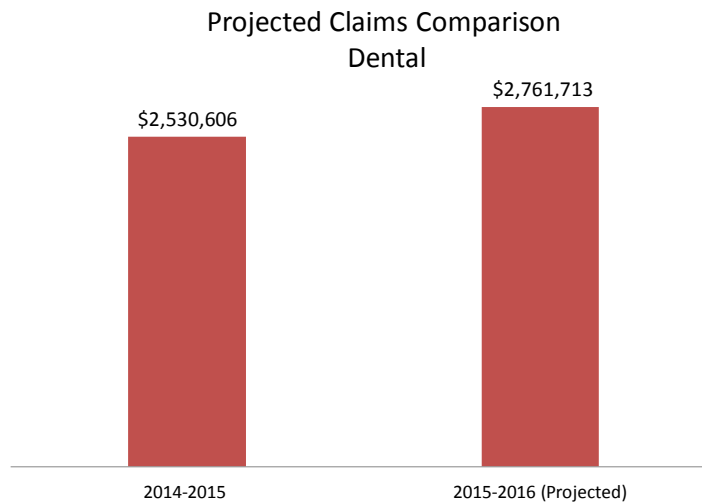
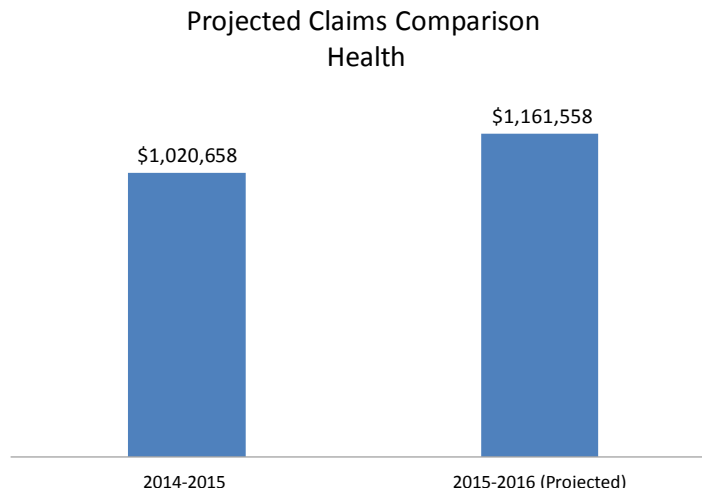
June 2016

## 1. INTRODUCTION

The following report provides a comparison of the number of claiming Plan members in the SFSS Health and Dental Plan with the number of Plan members actually enrolled. To provide greater context, we have broadened the analysis to include a comparison with three other student Health and Dental Plans which were selected for their similarity according to the following criteria: size, undergraduate status, demographics. However, their data is presently anonymously to meet privacy standards.

## 2. BACKGROUND

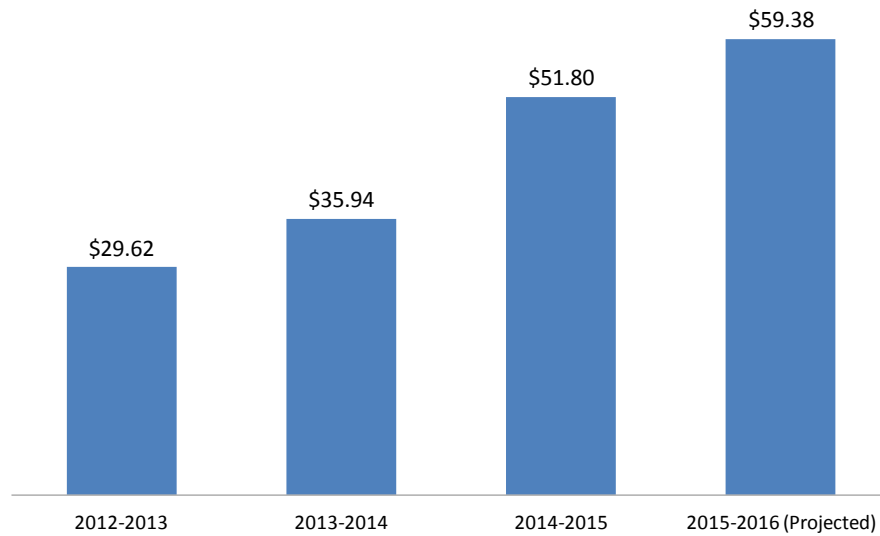
### ANNUAL PLAN CLAIMS COMPARISON



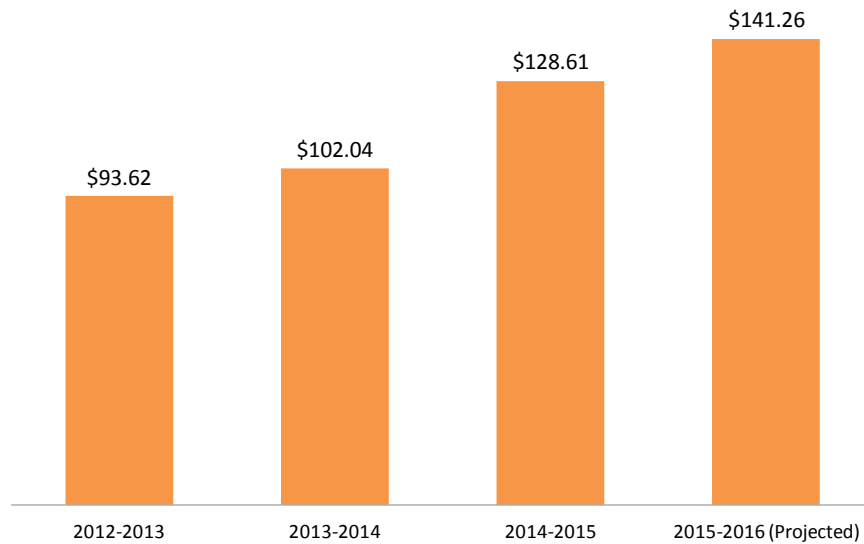
The above graphs demonstrate the total claims paid out by Desjardin for both the Health and Dental Plans in the 2014-2015 and 2015-2016 (projected) policy years.

## MULTI-YEAR PER CAPITA CLAIMS ANALYSIS

### Per Capita Claims - Health



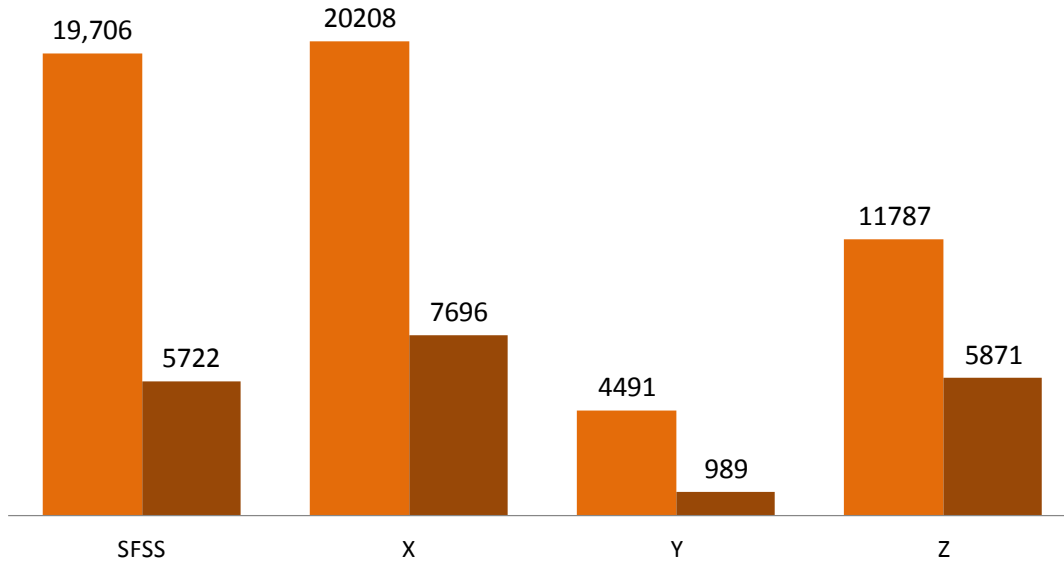
### Per Capita Claims - Dental



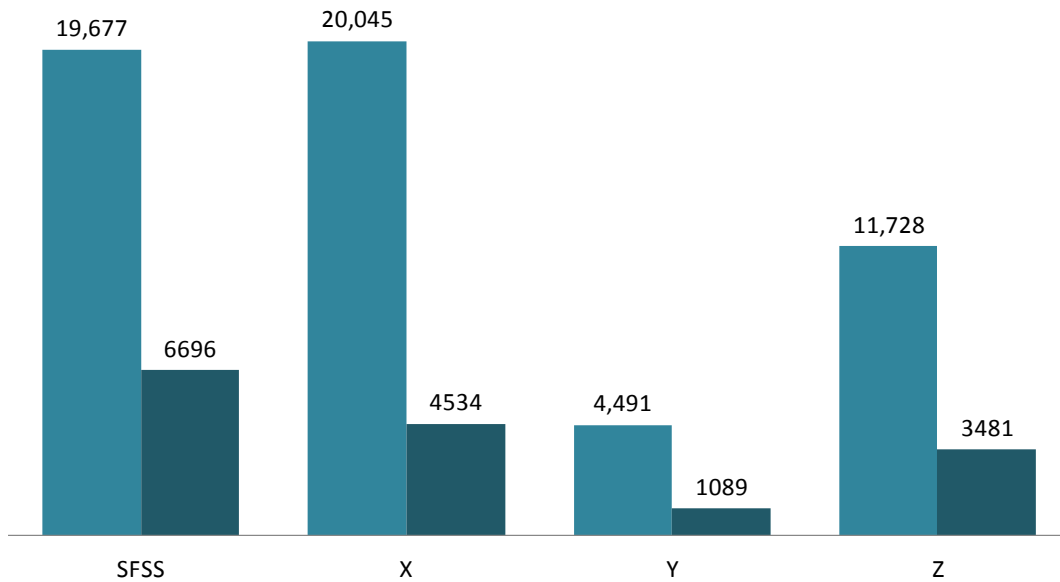
The above graphs represent the Annual Per Capita Claims for four policy years. We see a consistent incline in claims trends since the 2012-2013. It is important to note that 2012-2013 claims reflect the first year that the SFSS began working with Desjardin.

### 3. SFSS COMPARISON OF CLAIMANTS VS ENROLMENT

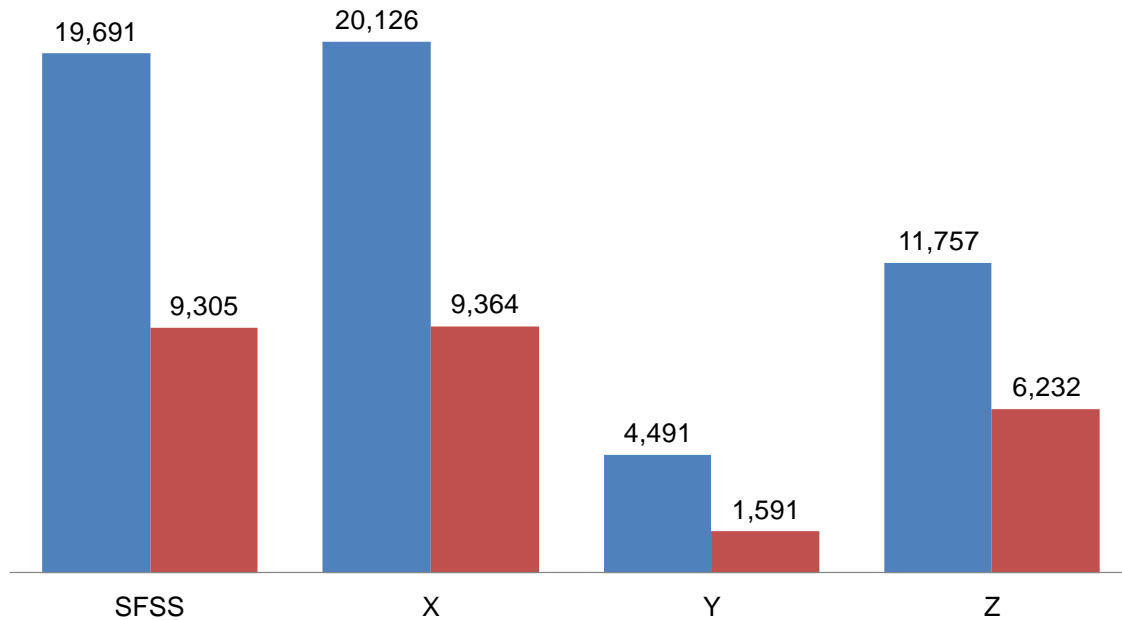
Total Plan Members Enrolled vs. # of Claiming Members  
**Health**



Total Plan Members Enrolled vs. # of Claiming Members  
**Dental**

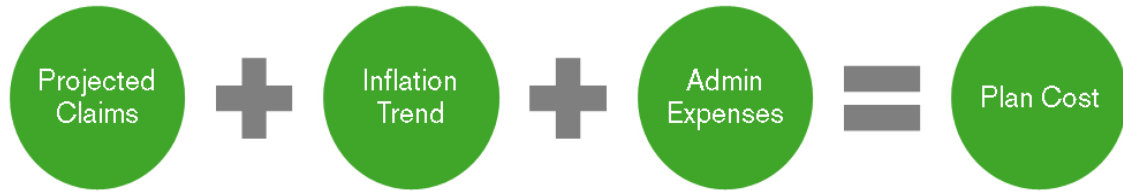


### Total Plan Members Enrolled vs. # of Claiming Members Total



- 47% of SFSS Plan Members made any claims (either Health or Dental) in 2014-15. The universal average among compared schools was also 47%.
- 29% of SFSS Plan Members made Health claims in 2014-15. The universal average among compared schools was 36%.
- 34% of SFSS Plan Members made Dental claims in 2014-15. The universal average among compared schools was 28%.

#### 4. RECAP OF SFSS PLAN PREMIUM ANALYSIS



2016-2017 PLAN COST ANALYSIS	Health	Dental	Total
2015-2016 Projected Incurred Claims (through August)	\$1,175,648.45	\$2,784,823.67	\$3,960,472.13
Enrolled Units	19,561	19,551	
Projected Claims per Enrolled Unit (2015-2016)	\$60.10	\$142.44	\$202.54
Inflation Trend	8%	5%	
Projected Claims per Enrolled Unit (2016-2017)	\$64.91	\$149.56	\$214.47
Insurer Claims Administration (4% of claims)	\$2.60	\$5.98	\$8.58
Insurer General Admin, Risk Charge & Premium Tax (6.25% of premium)	\$4.50	\$10.37	\$14.87
Plan Administration (Studentcare)	\$9.75	\$9.75	\$19.50
Accidental Death & Dismemberment (Pooled Benefit)	\$1.56	-	\$1.56
Travel (Pooled Benefit)	\$6.00	-	\$6.00
<b>2016-17 Enhanced Plan Premium (confirmed by insurer)</b>	<b>\$89.32</b>	<b>\$175.66</b>	<b>\$264.98</b>
<b>Current Plan Premium</b>	<b>\$79.80</b>	<b>\$160.92</b>	<b>\$240.72</b>
Difference between Projected & Current Plan Premium	\$9.52	\$14.74	\$24.26
<b>Projected Change in Premium</b>	<b>12%</b>	<b>9%</b>	<b>10%</b>

- **Basic Premium:** given the small number of students choosing to enrol in the Basic Plan (249), and stable usage with little increase due to inflation / trend, the premium for Basic remains unchanged from 2014-15 at \$192.80.