

SFSS HEALTH & DENTAL PLAN: FEE INCREASE REFERENDUM FAQ



YOUR VOTE, YOUR CHOICE

1. WHY A REFERENDUM?

Your Simon Fraser Student Society (SFSS) is holding a referendum to ask students if they support a fee increase that would provide funds to help maintain SFSS Health & Dental Plan coverage.

The current Plan fee, \$254.36 per year for the Enhanced Care Plan and \$197.52 per year for the lower coverage of the Basic Care Plan, was set in 2018. Since then, health, dental, vision, and prescription drug costs have risen. We have been using the Health Plan Reserve Fund to cover any deficits, but we estimate that it will only cover 1-2 more years of Plan usage without cutting benefits.

If passed by referendum, the new fee would help provide Plan stability and enable the SFSS to better respond to students' health coverage needs.

2. HOW MUCH WOULD IT COST?

The Plan administrator, Studentcare, has recommended that we increase the total fee by \$39. However, we believe that reducing that to only \$30 will allow us to stretch out use of our Health Plan Reserve Fund for longer to save students money.

With the additional \$30, the fee change for next year's coverage from Sept. 2022 - Aug. 2023 would be:



3. WHO'S COVERED BY THE PLAN?

SFU undergraduate students who are registered for 3 or more credits in September or January at Burnaby, Surrey, or Vancouver campuses are automatically covered by the Enhanced Care Plan, when paying fees to SFU. This includes eligible international students, exchange or study abroad students, and co-op students (including those on exchange).


The Enhanced Care Plan fee is automatically included in your tuition and other fees.

4. WHAT DOES THE PLAN COVER?

 HEALTH	Basic Care Plan Per Visit/Purchase	Enhanced Care Plan Per Visit/Purchase	Per Policy Year
PRESCRIPTION DRUGS	UP TO 70%	UP TO 80%	∞
VACCINATIONS	100%	100%	\$150
MENTAL HEALTH PROFESSIONALS Psychologist, Registered Clinical Counsellor, or Master of Social Work	\$20	80%	BASIC: \$400 ENHANCED: \$500
HEALTH PRACTITIONERS Massage therapist, chiropractor, physiotherapist, naturopath, osteopath, registered dietitian, podiatrist/chiropracist (combined), speech therapist, acupuncturist	\$20	\$35	\$400 (NATUROPATH ONLY: \$200 FOR BASIC)

Plus: Diagnostic services, home nurse, tutorial benefit, dental accident, ambulance, and more

 VISION	Basic Care Plan Amount Covered	Enhanced Care Plan Amount Covered	Eligible Every
EYE EXAM	\$60	\$60	2 POLICY YEARS
EYEGASSES & CONTACT LENSES	\$75	\$150	24 MONTHS
LASER EYE SURGERY	\$150	\$150	1 POLICY YEAR

 DENTAL	Basic Care Plan Amount Covered	Enhanced Care Plan Amount Covered
PREVENTIVE SERVICES Recall exams, cleanings, impacted wisdom teeth extractions	70%	80%
BASIC SERVICES Fillings, oral surgery, root canals, gum treatments	60%	70%
ANNUAL DENTAL MAXIMUM	\$600	\$700

 TRAVEL	Amount Covered	Eligible
CARE ABROAD	120 DAYS	PER TRIP
MEDICAL INCIDENT	\$5,000,000	PER LIFETIME
TRIP CANCELLATION	\$3,000	PER TRIP
TRIP INTERRUPTION	\$7,500	PER TRIP

5. IF I DON'T WANT TO BE COVERED, CAN I OPT OUT?

If you don't wish to be covered by the Plan, a secure online opt-out processing system available at the beginning of the semester allows you to opt out by providing proof of alternative coverage (e.g. a copy of your benefits card or a letter from your parent's or spouse's employer).

You can also opt down from the Enhanced Care Plan to the Basic Care Plan, mix and match portions of both Plans, or opt out of only the health portion or only the dental portion.

After you complete your opt out or change of coverage, you'll receive a credit to your student account for the difference in Plan fees.

6. WHAT IF I'M ALREADY COVERED BY ANOTHER PLAN?

If you're already covered by another plan, you can combine plans to maximize your overall coverage, up to 100%. You can also opt out by providing proof of your other coverage.

Keep in mind that a parent's insurance plan could stop covering you completely if you're a student over 21.

7. DO I HAVE ACCESS TO OTHER SERVICES AND DISCOUNTS THROUGH THE PLAN?

Yes. Plan administrator Studentcare has developed the Studentcare Networks, networks of health professionals who offer additional discounts to students enrolled in the Plan, over and above any amount covered by the insurance portion of the Plan.

The following Studentcare Networks provide additional discounts to SFSS Plan members: psychology, pharmacy, vision, dental, chiropractic, and physiotherapy.

You're covered for the insured portion of your Plan regardless of the health-care practitioner you chose. By consulting a Network professional, you get additional coverage.

8. HOW AND WHEN CAN I VOTE?

You can vote online from **Feb. 15 - 17, 2022** through a link that will be sent to your **SFU email**.

9. WHERE CAN I GET MORE INFORMATION?

For information about the referendum or fee increase, see <https://sfss.ca/elections/referenda>, or contact the SFSS at **778-782-3870** or studentcentre@sfss.ca.

For information about current Plan coverage, visit www.studentcare.ca.