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Type:	Services	Created:	May 2018
Adopted By:	Board of Directors	Last Amended:	March 2023
Executive Responsibility:	Services Coordinator	Procedure:	

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**PREAMBLE:**

Throughout the 1980s and 1990s extended health and dental plans for students became commonplace at Canadian universities and colleges, and as a result of significant support from members, the Students' Union held a vote on such a plan in 2009. The referendum to adopt a mandatory health and dental group benefit plan was overwhelmingly supported and the service began September 2009.

**Section 1- Health and Dental Plan Principles**

**Value:** The Students' Union shall work in coalition with other Students' Unions through the Federation's health and dental purchasing consortium, National Student Health Network, and, where possible, bulk purchase broker and other insurance services. The Students' Union shall, where possible and efficient, use non-profit or low-margin brokers and carriers to provide health and dental services.

**Accessibility:** The Students' Union shall apply the plan in such a way as to provide access to those students whose main occupation is their studies at Vancouver Community College and shall not apply the plan in such a way to limit participation based on arbitrary definitions of full- and part-time as may be applied by the BC government or departments of the College. Further, the Students' Union shall not apply the plan to part-time, distance/online or other students who are commonly pursuing studies on a less than full-time or short-term basis.

**Affordability:** Effort shall be made to maximize plan benefits and keep cost inflation to a minimum.

**Transparency:** Regulations shall be fairly applied to all those who seek to opt out or in, notwithstanding that individual situations may differ greatly and that exceptions may be made for compassionate reasons and in extra-ordinary circumstances.

**Democracy:** The Plan shall not be provided to any group of students unless a duly constituted vote has been conducted by the Students' Union, and more than 55% of participants vote in favour of said group participating in the Plan.

## Section 2 - Plan Coverage

Notwithstanding that specific coverage terms and levels may change from year-to-year, the Health and Dental Plan shall cover the following types of services:

- Prescription drugs;
- Paramedical services: physiotherapist, speech pathologist, massage therapist, chiropractor, naturopath, and psychologist;
- Dental accident costs;
- Medical equipment/appliances;
- Accident or sickness related tutorial costs;
- Ambulance costs;
- Semi-private hospital rooms;
- Out of province/travel emergency services; • Accidental death and dismemberment insurance; and • Dental care.
- Vision care

A full listing of the Plan benefits shall be maintained on the insurer's website accessible through the Students' Union website.

## Section 3 - Plan Application

Based on the referendum held in April 2009 and the subsequent negotiation with the College, the Plan shall be applied to Students' Union members who are:

- Students that are enrolled in full time post-secondary level studies that are a minimum of 26 weeks in length
- Music and University Transfer Students that are enrolled in 9 or more credits in the September semester

Additionally, to be enrolled in the Health and Dental Plan, members must:

- Reside in Canada;
- Be covered by the Medical Services Plan of BC or an equivalent program;
- Be between 17 and 70 years of age; and
- Have paid the Health and Dental Plan fee in full.

The Plan shall be applied to students beginning on the first day of the month in which their courses/program commences; for those courses/programs commencing after the 21<sup>st</sup> day of the month, the Plan shall be applied beginning the first day of the following month. The course enrolment patterns and processes may result in some programs being exempt from the Plan.

### 3.1 Changes to Plan Application

The Board of Directors may amend the application of the Health and Dental Plan provided that such changes are consistent with the scope and direction provided by the referendum held in April of 2009. Expansion of the Health and Dental Plan to additional campuses and programs requires a referendum of members at those campuses or in those programs with not less than 55% of those voting in support of the program expansion.

### 3.2 Enrolments and Change of Status Period

Students will be enrolled in the Plan on or about the 30<sup>th</sup> day following their first day of classes for their program. The period between the date of application of the plan and the date of enrolment shall be known as the change-of-status period. During the change-of-status period students are covered by the Plan but pay-direct and other Plan services are not enabled due to ongoing opt-out and opt-in processes.

## Section 4 – Opting Out

### 4.1 Eligibility to Opt Out

Only those students with existing, equivalent extended health and dental plans are able to opt out of the Students' Union Health and Dental Plan. The BC Medical Services Plan (MSP) and other basic provincial health insurance are not extended health and dental plans and therefore do not qualify as equivalent coverage. Emergency travel insurance, commonly sold to international students in place of MSP coverage, is not considered equivalent to the Students' Union's plan. Coverage provided to First Nations students holding "Status" shall be considered equivalent for the purposes of enabling opt-outs.

It is the choice of those eligible to opt out to retain the Students' Union's coverage and maintain dual coverage. However, once a student has opted out, they may not re-enter the plan unless the coverage they quoted to opt out has been lost.

### 4.2 Opting Out During the Opt Out Period

The Opt-Out Period begins when the Health and Dental Plan fee is applied to a student account, and ends per the following deadlines:

- 30 days from the program start date

#### Online Opt-Outs

Students must opt out online through the insurer opt-out site prior to the completion of the first 30 days of the program start date. Data collected via the online opt-out system will be verified by the insurance provider for equivalency of coverage and emailed to the Students' Union, where it will be passed on to the College for updating of the College database. Data collected via the online opt-out system will be processed on the first day of the month classes commence and every week thereafter until the end of the opt-out period.

### 4.3 Assessment of Opt-Outs

Before each opt-out can be accepted, a plan administrator reviews the data to ensure that the information is complete and that an applicant's coverage qualifies as equivalent. If the information contained on a form is found to be inaccurate or incomplete, the applicant will be contacted to correct the information. If listed coverage is assessed as not meeting the standard of equivalency, the opt-out will not be processed. In some cases, the Students' Union may require additional data, or written proof of equivalent coverage.

## **Section 5 - Opting In**

### **5.1 Eligibility to Opt-In**

Those students who have opted out and lost their coverage are able to choose to re-enter the plan based on the following conditions:

- The loss of existing coverage was not intentional by the student.
- The application to re-enter the plan was made within 30 days of losing coverage.
- Proof of loss of coverage is provided.

In exceptional circumstances some students covered insured through a parent or spouse plan may lose coverage without appropriate notice due to separation, divorce or estrangement. Where possible and reasonable, additional allowance shall be provided to those students who can demonstrate that their ability to meet the opt-in rules was limited by a family or legal situation.

### **5.2 Opt-in Dates**

Students may apply to opt-in to the plan at any time in accordance with the above noted regulation. Those eligible students applying to be opted into the plan will resume coverage on the student plan at their next eligible time of assessment.

### **5.3 Opt-in of Additionally Insured**

Students may apply to opt-in a spouse or dependent to their plan for an additional fee equal to the fee charged to a single student. Students may opt-in multiple dependents and the Students' Union shall establish a family rate for such cases. Opting-in of additionally insured must occur prior to the end of the second month of their coverage period.

## **Section 6 - Renewal of Service Agreement and Establishment of Fees**

### **6.1 Health and Dental Plan Service Agreement**

The Students' Union Board of Directors shall annually review the contract with the health and dental broker and carrier, and award a renewal of the contract as per advice from staff of the Federation's Provincial Student Health Network. The process of renewal shall include negotiation over plan design, costs and pricing. Should the terms be deemed unfavorable by the Board of Directors, the Students' Union will work with the Provincial Student Health Network to secure service from an alternate broker and/or carriers.

The maximum term for a health and dental service contract shall be 12 months; however, the Board of Directors may enter multiple year contracts with other Students' Unions for bulk purchasing arrangements, so long as the collective of purchasers limits contracts awarded to brokers and carriers to a maximum of 12 months.

### **6.2 Health and Dental Plan Fees**

On or before August 1 of each year, the Students' Union Board of Directors shall set the Plan fees for the coming year. Fee increases will be implemented based on increased costs of services or improvements in plan design. Increases in the mandatory fee charged to all eligible members shall be limited to 8% or less per year based on the terms of the referendum held April 2009. Fees for additionally insured persons shall be set by the Board of Directors.

### 6.3 Administration Fees

A component of the fees charged for the Health and Dental Plan shall be an administration fee designed to cover the costs of plan administration, communication to members and financial assistance. The administration fee shall be established at \$5.90 per enrollee and shall increase each year by the rate of inflation.

## Section 7 - Communication

The Students' Union will engage in a variety of communication exercises to ensure that the student population is aware of the Plan and the associated regulations. Such communication shall include:

- promotion of the plan and opt-out provisions in leaflets and pamphlets on Students' Union services and purpose; promotion of the Plan as part of semester welcome events;
- promotion of the Plan as part of the College New Student Orientation;
- promotional material provided to the College's Registration office for distribution to new students;
- detailed publication of Plan rules and regulations on the Students' Union's website.
- posters in each building on campus; and,
- promotion of the Plan and Plan details in the Students' Union Handbook.

### 7.1 Notification of Fees Outstanding

The College, in accordance with their fee collection practices, shall provide notification of fees outstanding. The Students' Union will endeavor to contact each student via email to warn them of impending penalties and encourage full payment of fees.

### 7.2 Freedom of Information and Protection of Privacy

The Students' Union is required to adhere to and respect legislation, which governs the protection of privacy. Accordingly, personal information relating to student accounts, health and dental plan enrolment and application, and claims shall remain confidential to approved parties; and the personal details of a student account shall remain confidential to the Students' Union, College and the student.

### 7.3 Parents of Students

Private information about student accounts will not be released to parents.