



Dalhousie Student Union Building | 6136 University Avenue
PO Box 15000 | Halifax, Nova Scotia, B3H 4R2

T 902.494.2140 F 902.494.5185 dsu.ca • @dalstudentunion

E-MOTION 03-04-2021-1

WHEREAS in 2009 the membership of the Dalhousie Student Union voted in favour of the following referendum question: “Do you support stabilizing the DSU Health and Dental plans by allowing yearly adjustments in premiums only when necessary based on inflationary costs and prior claims experience? Any other adjustments not related to inflationary costs or claims experience must be approved by a referendum,” and:

WHEREAS Health and Dental claims paid currently exceed the premiums collected from the members, and:

WHEREAS in the past the DSU Council has approved sudden and steep increases to the Health and Dental plan that were not sustainable for students, in order to compensate for years of poor Health plan management, and:

WHEREAS this situation is best mitigated by year-to-year fee adjustments of several dollars at a time that prevent unsustainable plan costs for students, and:

WHEREAS a fee adjustment of several dollars per student effectively spreads the cost of student medical care among our many members, subsidizing the cost of care for those who need it most, and:

WHEREAS this fee adjustment would enable the DSU to continue to support its most vulnerable members during the Covid-19 pandemic by continuing to provide physical and mental health coverage to those that rely on it, and:

WHEREAS all students are required to have health insurance coverage in order to attend Dalhousie; and

WHEREAS international students in particular rely on this insurance because they are not eligible for Medical Service Insurance (MSI) in the province of Nova Scotia unless or until they have lived in Nova Scotia for 12 consecutive months, and:

WHEREAS since the DSU assumed responsibility for the international student Health Plan in 2012, we have been able to negotiate better benefits at lower rates, and have been able to continually make improvements to the plan including increasing the policy maximum and mental health benefits and removing policy language around the exclusion of benefits under circumstances such as self-harm or suicide, injury due to alcohol consumption, and existing conditions, and:

WHEREAS maintaining and building on these improvements in the international student Health Plan is important to ensuring the best possible coverage for these students, especially those who may be chronically disabled, chronically ill, and/or mentally ill, and:

WHEREAS comprehensive and inclusive health coverage for students is contingent on the financial stability of the Health Plan;

THEREFORE:

BE IT RESOLVED THAT the Domestic Health Plan single student fee be increased from \$464 to \$468.64, and:

BE IT FURTHER RESOLVED THAT the Domestic Health Plan family fee be increased from \$464 to \$468.64, and:

BE IT FURTHER RESOLVED THAT the international Health Plan single student fee be increased from \$728 to \$740.74 per year for full-time international students, and:

BE IT FURTHER RESOLVED THAT the international Health Plan family fee be increased from \$1104 to \$1123.32 per year for full-time international students, and:

BE IT FURTHER RESOLVES THAT the increases will take effect September 2021.

PLEASE COMMUNICATE YOUR VOTE (YAY, NAY, ABSTAIN) TO THE CHAIR OF COUNCIL (DSUCHAIR@DAL.CA) WITHIN 48 BUSINESS HOURS – NO LATER THAN 4PM ON MONDAY, FEBRUARY 8TH, 2021. Council will be notified of the results of the vote after quorum is reached or the deadline to vote is met, whichever occurs first.

MOTION MOTIVATION

The following shows comparison of the current and proposed Health Plan Fees:

Plan Type	Current Fee	Proposed Fee	\$ Increase	% Increase
Domestic Single	\$464.00	\$468.64	\$4.64	1%
Domestic Family	\$464.00*	\$468.64*	\$4.64	1%
International Single	\$728.00	\$740.74	\$12.74	1.75%
International Family	\$1104.00*	\$1123.32*	\$19.32	1.75%

*Domestic and International family fees are **in addition to** single student fees.

DSU Operations and Finances are not separate from student concerns: comprehensive and inclusive coverage for students is contingent upon the financial stability of the plan, and thus the financial stability of the DSU.

In the past, fee adjustments to the plan have gone up as much as \$360.00 year over year, these kinds of steep, sudden increases to the plan are what we want to avoid. Slower, smaller increases allow students to more comfortably absorb the added costs, rather than have their finances shocked by hundred-dollar increases.

The proposed Health Plan fee adjustments protects disabled, chronically ill, and mentally ill students by enabling us to continue providing insurance coverage plans for students. Many students rely on this plan for physical and mental health coverage, and the proposed fee adjustment allows us to continue to support them.

Unfortunately, if the fee adjustment is not approved, we risk a position where we may have to reduce our coverage, which jeopardized the health and wellness of students that rely on the plan – these students that rely on the plan are among our most vulnerable. The proposed fee adjustment spreads the cost of student medical care among all our members, supporting the students who need it the most.

Students who have alternative coverage, international or domestic, can still opt-out of the plan.

It is the duty of Council to make financial decision that are sustainable and in the best interests of the DSU's financial health – that is our fiduciary duty. Council must also make financial decision that are compassionate and inclusive of our memberships – this is our moral duty. The proposed fee adjustment seeks to protect the longevity of the Health Plan, for the collective benefit of the DSU as a not-for-profit organization, and our members.