

CALGARY GSA HEALTH & DENTAL PLAN

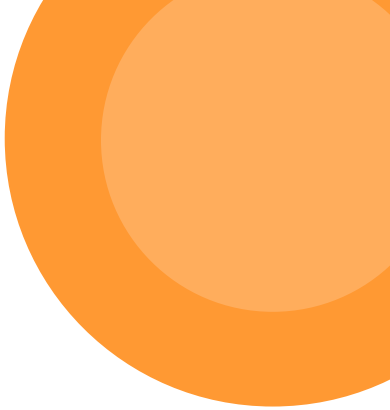
GRC UPDATE
JAN 2023





WHAT WE'LL COVER TODAY

- About Studentcare & Our Role
- Plan Coverage Overview
- Utilization stats + Plan Costing

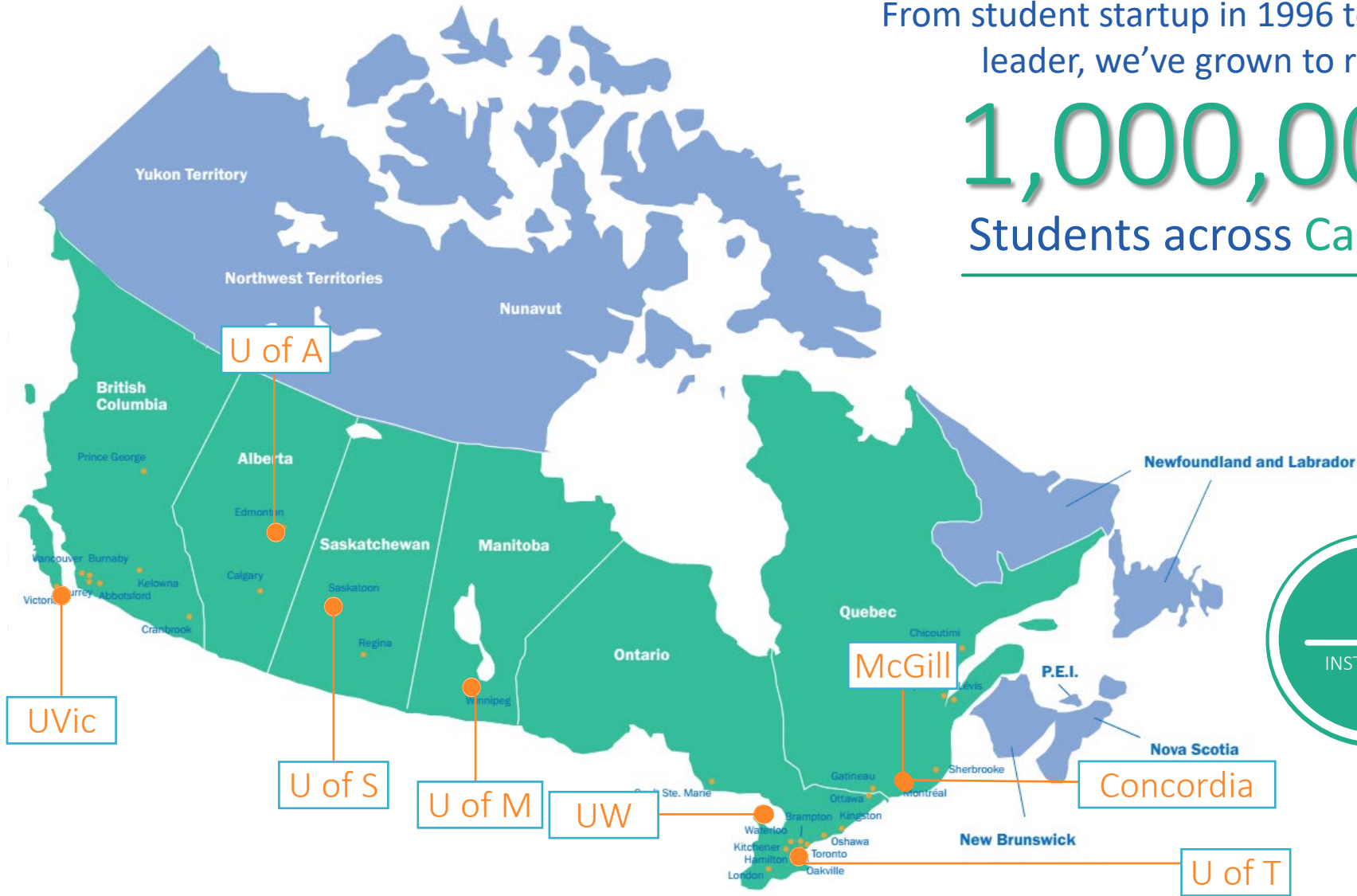
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THE ROLE OF STUDENTCARE



From student startup in 1996 to market leader, we've grown to represent

1,000,000+
Students across Canada



100+
STUDENT UNIONS

60
INSTITUTIONS

30+
GRADUATE STUDENT GROUPS

Consultant

- Negotiation with Insurers
- Plan Design | Benefits Research
- Detailed Reporting & Trend Analysis
- Risk | Financial Analysis

Administrator

- Member Services Centre
- Comprehensive Communications
- Opt-Out | Enrolment
- Data Management
- Service Research



PLAN COVERAGE OVERVIEW

WHAT DOES THE PLAN COVER?



HEALTH
OVER \$10,000

Prescription drugs
Vaccinations
Psychologists
Physiotherapists
Chiropractors
and more...



DENTAL
UP TO \$850

Checkups
Cleanings
Fillings
Root canals
and more...



VISION
UP TO \$300

Eye exam
Eyeglasses and contact lenses
Laser eye surgery



TRAVEL
UP TO \$5 MILLION

Travel care abroad (120 days per trip, up to \$5,000,000 per lifetime)

DENTAL NETWORK COVERAGE

DENTAL PLAN	INSURED PORTION	NETWORK SAVINGS	TOTAL COVERAGE
PREVENTIVE SERVICES (RECALL EXAMS, CLEANINGS, EXTRACTIONS)	70%	30%	100%
BASIC SERVICES (FILLINGS, ORAL SURGERY,)	60%	30%	90%
BASIC SERVICES (PERIO, ENDO)	50%	30%	80%
MAJOR RESTORATIVE (CROWNS, BRIDGES, POSTS)	50%	30%	80%

Networks also exist for other services including Physio, RMTs, Chiro, Vision and more.

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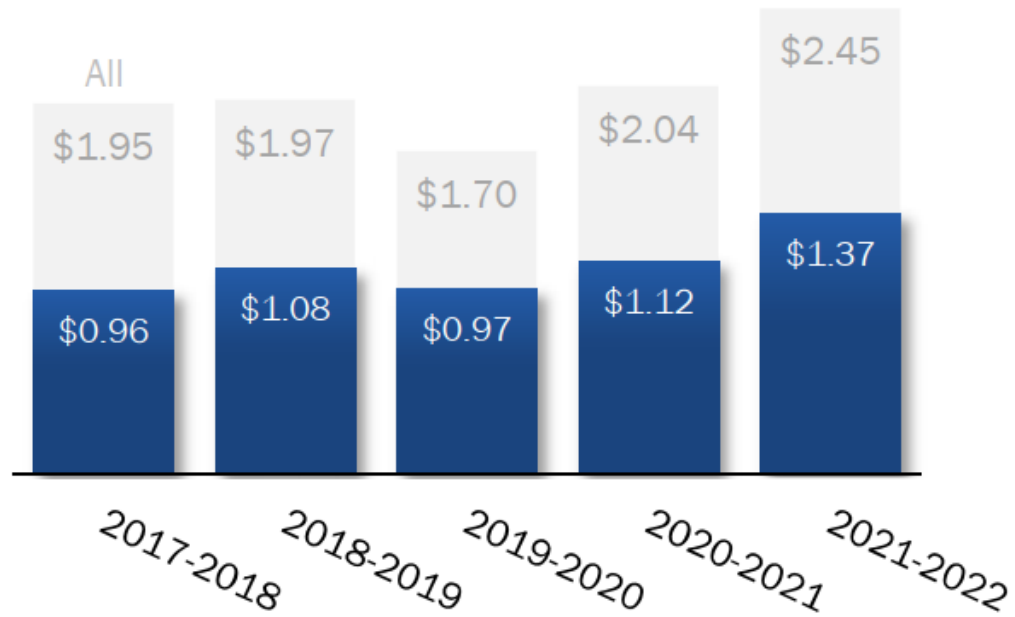
HOW ARE STUDENTS INTERACTING WITH THE PLAN?

ANNUAL CLAIMS SUMMARY: SEPT 2021 – AUG 2022

Health

Claim payments

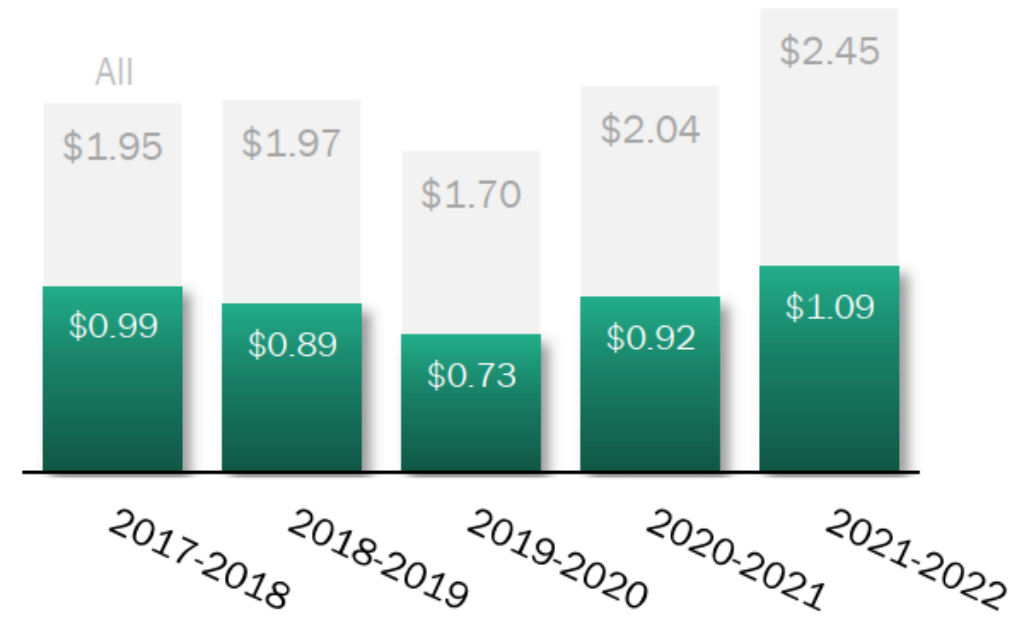
million



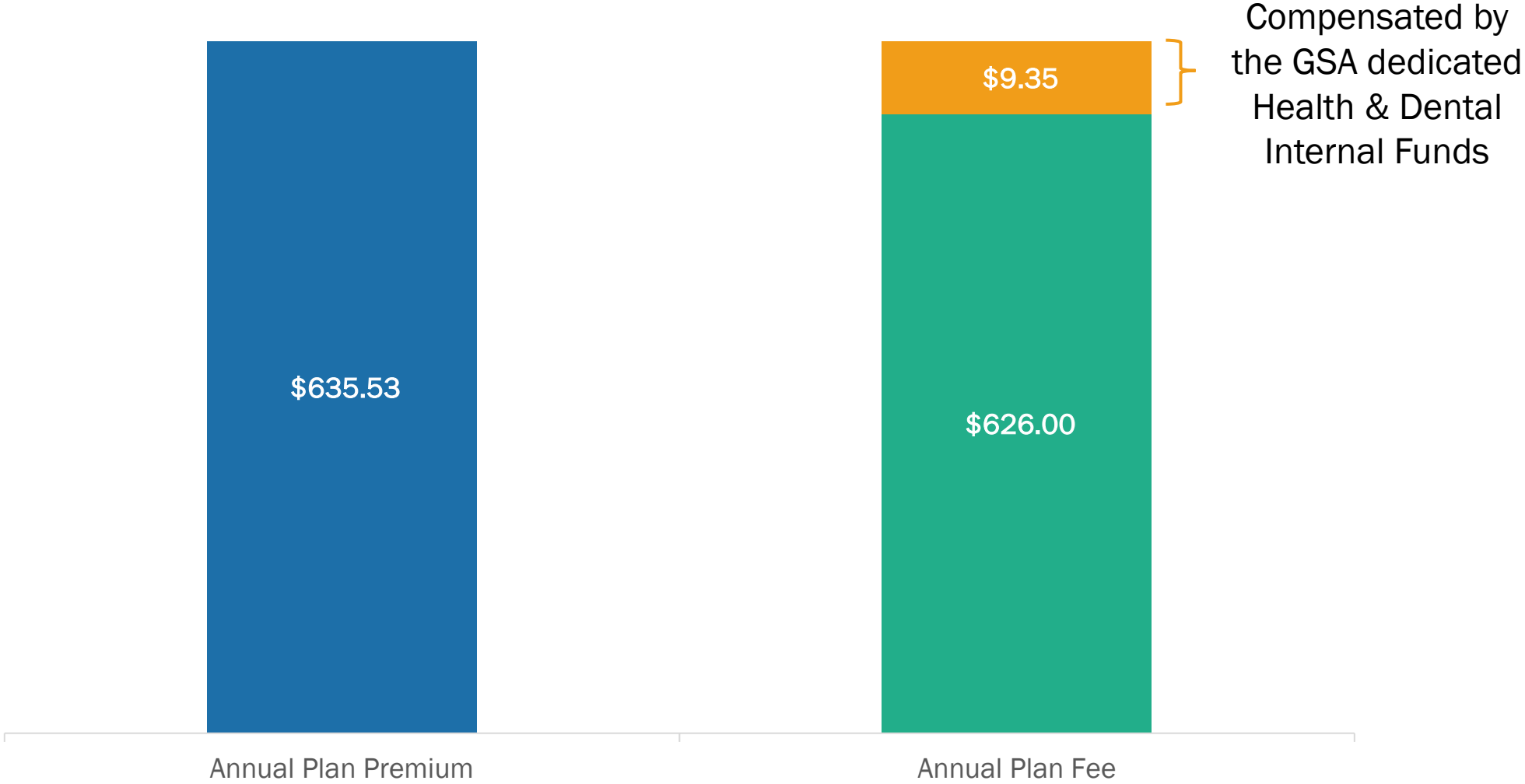
Dental

Claim payments

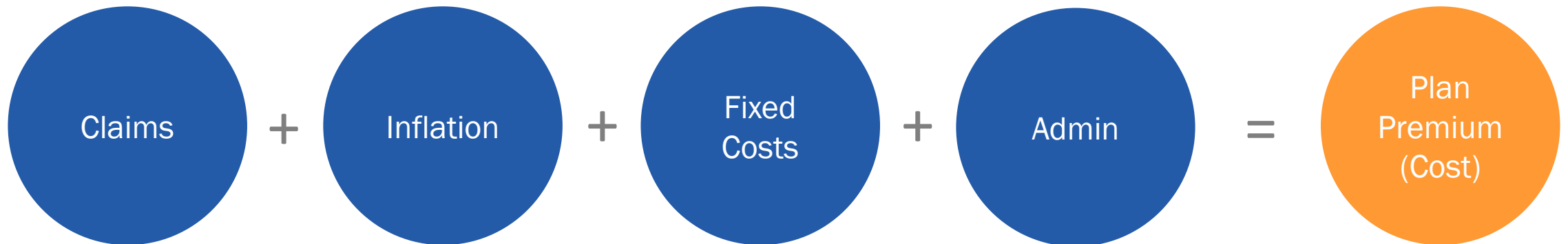
million



HOW MUCH DOES THE PLAN COST?



HOW ARE PLAN COSTS DETERMINED?



PER CAPITA CLAIMS COMPARISON

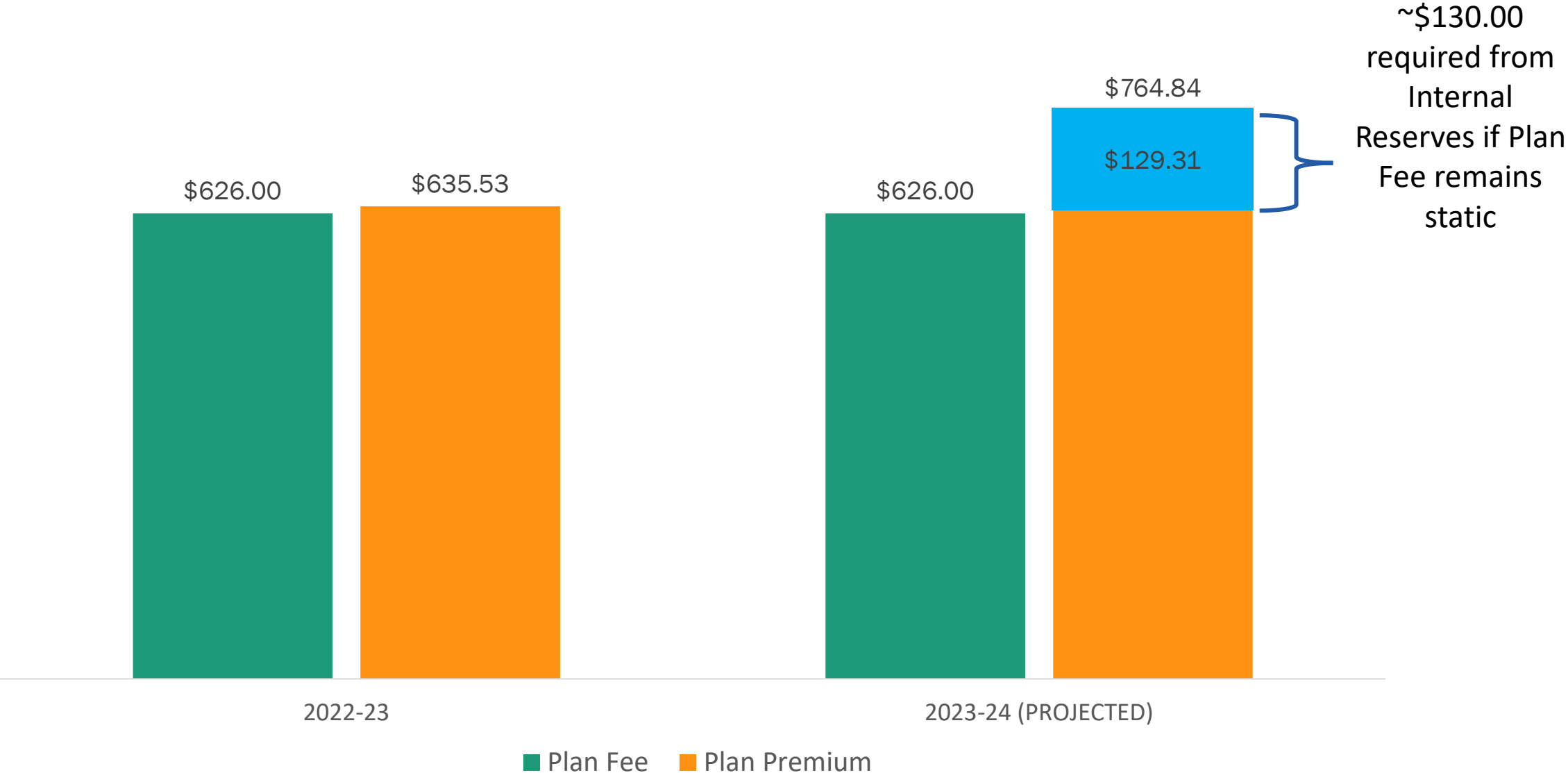
Health	Sep 2021 - Dec 2021	Sep 2022 - Dec 2022	% Change
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Claims Paid	\$411,116	\$513,794	20%
Enrolled Units	3,783	4,223	10%
Per Capita Claims	\$108.67	\$121.67	11%

Dental	Sep 2021 - Dec 2021	Sep 2022 - Dec 2022	% Change
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Claims Paid	\$354,681	\$391,856	9%
Enrolled Units	3,781	4,205	10%
Per Capita Claims	\$93.81	\$93.19	-1%

PLAN COST & FEE PROJECTIONS



QUESTIONS ?

studentcare.ca

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