

# GHSSRC 2020-08-17 Meeting Minutes

By Wei Zhao

1. Discuss the possibility and procedure for those TAs who would like to keep GSA Dental Insurance Plan while holding CUPE 3906 Dental Plan.

During the opt-out period, usually the first month of each term, students who would like to keep both insurances, must contact GSA to keep GSA Dental Insurance Plan. We may need to change relative regulations.

2. Review Current GSA Services
  - a. Health & Dental Insurance Plan.

Hi GSA team,

Good morning, hope you all had a great weekend and your Monday morning is off to a great start!

It was great to chat and have a chance to chat with you all last week. As we discussed, there are numerous variables to take in to consideration options for International students (out of country) when it comes to the Health Plan, but subsequently other fees as well. One of the important variables is UHIP and what the university plan is. McMaster GSA doesn't have to follow that direction specifically, however, it would be helpful to know their direction – please keep us posted. As mentioned, it seems like all institutions are doing something different.

We have thought about this problem from many angles, and can confirm there will be no perfect solution and the program since as to function on basic principles. That being said, we are trying to offer as many options as we can to our partners to assist with international students. One of the major issues and risks is the university doesn't know where students are, and there will be simply no way to oversee the entry in to Canada. Even if borders open up, entry will not be at the same time and could be anywhere in Canada.

The potential solutions below are described in summary. If you folks need more information, we're happy to discuss in detail the variables that impact this problem:

- a) Normal Opt-out in September (with regular POC requirements for everyone)
- b) "Expanded" Opt-out in September (regular POC for domestic and any/expanded/no POC for international students)
- c) Retroactive Opt out in July 2021 for international students who were not in Canada and did not claim \*\*\* **Important note: This option still has to be fully finalized, we will let you know as soon as we confirm with the insurer and leadership team. \*\*\***
- d) A & C
- e) B & C (verifying this option with the team)

In situation A + B, re-enrolments not possible, due to anti-selection. This is no different than any other year as all opt-out for all programs in Canada are annual.

I hope this summary helps and let me know if you have any questions. If you could let me know your decision by the end of this week, that would be much appreciated so we can notify our operations team and work on messaging to share with students.

Take care & wishing you a great week ahead!

Larissa

As for the solutions of Change-of-Coverage Options for International Students from Studentcare, we are not satisfied with any of them. We think Studentcare does not really understand what we want to do.

→ They asked about what UHIP's plan is. I have sent email to Ana last week, but I haven't got response. But it seems Mona has got the response.

→ They said, they cannot get where students are, when and where they enter Canada. But that does not matter. If they are not in Canada, they are free to be anywhere in the world. It is their job to maintain an insurance, e.g. insurance from their own home country. If they decide to enter Canada during the fall term, it is also their job to decide to keep the insurance.

→ From what I got from Ashley and Dr. Welch, a large number of departments in grad school does not allow new students to enroll in Fall term without a valid study permit, even though it is not consistent with the policy of IRCC. So, I believe there may be just a few cases for this.

→ We only ask for the opt out for Fall term, not for the following terms or the whole year.

As for visiting students, they don't have Health & Dental Insurance Plan automatically. My idea is:

- We restrict to those students who will stay in McMaster for at least 1 year.
- For now, we only provide GSA Health Insurance Plan to them.
- They need to contact GSA to enroll in GSA Health Insurance Plan by themselves.
- The length is from the beginning of the term he/she comes to McMaster to the end of the August.
- They will be automatically charged for the following academic year(s) if they are still in McMaster.

b. Empower Me for it. We need it. In the next year, we need to have a better propagation.

c. HSR Bus Pass.

- The cost of current bus pass is approximately equal to 2.5 times of the cost of adult monthly pass. Even if students stay in McMaster for only 1 term, this is still a good deal.
- Many students who don't use bus pass usually sell their bus pass privately, we cannot tell other students this solution. But it is extremely hard to track.
- We will continue have the bus pass. Most students still need it. For those students who don't need it, they can treat it anyway they want.

d. GSA Wiki (New student Handbook): We will reuse the one from last year. But I will update relative content. Beside that, I will gradually put content into Wiki.

Action:

I will contact Studentcare for the following 3 things:

- Our choice of solutions of Change-of-Coverage Options for International Students. It is option D. And what UHIP will do.
- The procedure to keep GSA Dental Insurance Plan while having CUPE Dental Plan.
- The procedure of enrolling visiting students.