

Preamble

The University of Guelph Central Student Association (CSA) has operated a Universal Group Health Insurance Program offering affordable care for full time and part time students for more than 30 years. The current premium for the mandatory student health plan is \$140 per policy year and may increase annually by the Consumer Price Index as recognized by the University of Guelph (2.1% in 2020-21). The plan started as a universal plan and therefore did not provide an opt-out option.

In the interest of ensuring students are receiving the best combination of services at an affordable cost, the CSA is considering changing the plan design, **effective September 2021**, to one that provides an opt-out option for students who have comparable health coverage. The cost for the same benefit plan, with an opt-out option is \$186.00 per policy year. To cover premium and administrative adjustments, this fee may increase up to 4% per policy year. The cost will continue to be reviewed annually by the CSA /GSA Health and Dental Plan Committee.

Students who opt-out and subsequently lose their comparable coverage will be permitted to re-enroll on the student health plan.

In the event the majority of students do not support replacing the universal health plan with one that offers an opt-out option, the current plan will remain in place.

Question:

Are you in favour of replacing the current plan which has the following features:

Group Health Insurance Program, which DOES NOT have an opt-out option, is priced at an annual cost of \$140 per policy year, and has the potential to increase annually by the Consumer Price Index.

FOR THE FOLLOWING MODIFIED PLAN EFFECTIVE SEPTEMBER 2021:

Group Health Insurance Program which DOES have an opt-out option for full time and part time students with alternative coverage, is priced at an annual cost of \$186 per policy year, and has the potential to increase annually by a maximum of 4%?

Yes

No

Note: The Health Plan Referendum is being held in conjunction with the GSA. Voting and communication for graduate students will be facilitated by the GSA.