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.