Governing Procedure 8001 – Health and Dental Benefit Plan
Approved By: Students' Administrative Council
Effective Date: July 26th, 2022
Last Reviewed:
Revised: August 24th, 2022
Administered By: Vice President, Finance and Governance

1 – PREAMBLE

Pursuant to a referendum passed in March 2011, the Mount Allison Students' Union (hereinafter "MASU") has implemented a Health and Dental Student Benefit Plan available to its members. This Governing Procedure (hereinafter "GP") shall provide terms of reference for the plan and ensure that it is run smoothly and properly.

2 – ADMINISTRATION

2.1 Plan Provider: The MASU shall utilize an outside organization to provide all services related to the Health and Dental Student Benefit Plan and any other plan or insurance. This organization shall be referred to as the "Provider".

2.2 Confidentiality of Member Information: In accordance with the New Brunswick Right to Information and Protection of Privacy Act, information about a Member shall not be disclosed unless the Member has directly consented within the fiscal year.

2.3 Insurance Administrator's Duty to Disclose: The above paragraph notwithstanding, the Insurance Administrator shall report any Member who expresses intentions to inflict harm upon others or themselves to the appropriate authorities. Furthermore;

2.3.1 The responsibility described above shall also apply to all Executive Officers and Contract Staff in the context of MASU services, and;

2.3.2 Disclosure must occur in accordance with local legislation.

2.4 Plan and Insurance Rate Changes: Plan and Insurance rates shall be determined for each plan year jointly by the General Manager, the Provider, and the Vice President, Finance and Governance. However;

2.4.1 A rate increase of 4% or more must be approved by a vote of the SAC, and;

2.4.2 A rate increase of 8% or more must be approved by referendum.

3 – HEALTH AND DENTAL BENEFIT PLAN

3.1 Health and Dental Benefit Plan: The MASU shall offer a Health and Dental Benefit Plan (hereinafter "plan"). This plan shall be available to all Members and shall be defined by the General Manager in collaboration with the Vice President, Finance and Governance and the Provider. The Insurance Administrator shall carry out the plan.

3.2 Opting out of the Plan: Members may, upon satisfaction of all requirements set forth by the General Manager and the Provider, opt out of the plan during the designated opt-out periods in the Fall and Winter semester. Furthermore;

    3.2.1 The designated opt-out period shall be defined jointly by the General Manager, the Provider, and the Vice President, Finance and Governance;

    3.2.2 The authorities listed above may define additional unique requirements for the opt-out period in the Winter semester, and;

    3.2.3 The Provider shall reserve the final authority, without appeal, to determine eligibility to opt out from the plan.

4 – INTERNATIONAL STUDENT MEDICAL INSURANCE

4.1 International Student Medical Insurance: The MASU shall provide Members who are international students with Medical Insurance Coverage (hereinafter "insurance") that provides benefits greater than or equal to New Brunswick Medicare. This insurance shall be defined by General Manager in collaboration with the Vice President, Finance and Governance and the Provider. The Insurance Administrator shall carry out the insurance.

4.2 Opting out of the Insurance: Members may, upon satisfaction of all requirements set forth by the General Manager and the Provider, opt out of the insurance during the designated opt-out periods in the Fall and Winter semester. Furthermore;

    4.2.1 The designated opt-out period shall be defined jointly by the General Manager, the Provider, and the Vice President, Finance and Governance;

    4.2.2 The authorities listed above may define additional unique requirements for the opt-out period in the Winter semester, and;

    4.2.3 The Provider shall reserve the final authority, without appeal, to determine eligibility to opt out from the insurance.