

Meeting Minutes of TGSA Board Meeting 09/06/15

Start: 6:00pm, End: 7:00pm

Location: Senior Common Room, Traill College

Notes: First Meeting of the New TGSA Board. David Hollands attempted to Skype in, but there is no internet in this room.

Co-Chairs: Laura Thursby and Alison Fraser (note: this is Laura's first time chairing a meeting and was aided by Alison)

Meeting Minutes taken by Laura Thursby and Alison Fraser

In Attendance: David Bak, Renee Hendircks, Avinaash Persaud, Phil Abbott, Theresa Treasure, Vishol Kishun, Dorthea Hines, Amany Raslan, Mike Jorgensen, Anne Showalter

Quorum was established with some uncertainty because the current TGSA does not have a complete list of all the graduate programs at Trent.

Theresa and Laura discuss why we don't know what quorum is

Anne suggests we look at email

Theresa suggests we have quorum

Laura suggests that David H has the list of quorum, which is another reason we are having problems

Meeting is called to order at 6:17

Approve Agenda

Motion: Alison

Seconded: Theresa

Approved

1. Motion: Laura: motions to table item 1 on the agenda

Seconded: Theresa

Phil: we need to send out the minutes from the previous minutes to the board to let them see it and be able to vote on it

Alison: we must circulate agenda to me and Phil. All relevant information and attachments must be circulated with the agendas.

Action Item: Alison will help David H create the agenda for the next meetings

Vote: Approved

2. Cupe Representative introduction

Phil: ways that CUPE collaborates with GSA- funding of certain events – GSA recognizes CUPE as a cosponsor of the event – CUPE wanted to look at experiences of grad students and faculty – advertising through David H. for CUPE social events – (information in email should be copied and pasted)

3. Health and Dental Plan Rate Raise

Laura: Health and Dental plan rates, has a break down

Ali: we should have circulated this chart and information with the agenda as an appendix

Laura: we are maxing out the plan, we need to increase the plan, min is 12% VIP recommends at 21%. Loss ratio is defined (see Laura's notes in Appendix 1). If there is a loss we have to cover the costs from our emergency budget and we don't have that money. We have to raise the fees, about \$35 singles and \$64.50 families at a min. This minimum raise is a risk because if we go over it, we have to pay. Rathika Balthasar suggested about a 14% increase to the fees. If we raise it accurately the chances of us having to raise the plan next year decline.

Anne: when does decision have to be made

Laura: soon

Theresa: so we need to do it this meeting

Renee: I am the person overseeing the plan

Phil: they said we were pretty set. I'm surprised we have to raise it

Renee: It's the first year we're doing it

Theresa: raise in costs were people taking advantage of direct 2 you

Anne: why are we being punished

Phil: we need to use it for the overall cost of the plan is lower, reduces costs, benefits students. Going to a pharmacy is only 80% coverage. We tried to use it more.

Theresa: the idea of having drugs mailed is new

Anne: cant get last minute drugs mailed to you

Theresa: the use of direct 2 you has been increasing?

Laura: Yes

Phil: Part of the problem with grad plans is we only have 400 members (about). Its been a bit tricky.

Anne: Trent Central has approached us

Phil: we were with them and left

Anne: is there another service?

Phil: no

Theresa: why did we leave?

Phil: each side says different things. Trent central wanted grad students to pay more. Some tension between existing TGSA and Trent Central so we branched off. Student VIP gave us the option but there was a feeling in the membership that they didn't want to go back. You could try again but there are people that remember the tension. Grad students seem to want to have our own plan. And we have control of our plan, which we would lose if we joined. Health Benefits person is dissolved into VP Student Affairs.

Anne: Any room for negotiation?

Laura: no we are in a 2 year contract.

Phil: this is the best and cheapest plan out there.

Anne: it's a question of how much we are increasing the plan.

Laura: the numbers take in to consideration inflation and such

Mike: we are in a contract so wouldn't you want to add more of a buffer?

Phil: that's dangerous

Mike: is we do 14% then we can say no to a larger raise when the contract is up

Renee: if you have regular prescriptions we recommend you use direct 2 you.

Laura: we will be working on advertising it

Theresa: need to work on that during orientation

Renee: talked about getting new brochures, banner with logo, bring visibility to that area for students to get information.

Theresa: what is soon?

Anne: motion to put this to an online vote of 14%

Phil: online vote is fair

Theresa: online vote

Laura: proposing 14% health raise and dental raise of min 4%. We are doing better on dental. They recommend a 9% raise. Min 4% raise for dental.

Phil: How about a 7% raise.

Ali: we really should have circulated this information with the agenda as an appendix. I will include it in the minutes.

Laura: it would be \$13 increase.

Motion: Phil: 7% dental and 14% health fee increase put to online vote

Second: Mike

Vote: Approved

4. Student VIP Kiosk

Laura: we have option of getting kiosk from student VIP. Don't know where it would be placed. Or we could not have a kiosk and have additional money for bursary support about \$750, which rolled into regular bursary.

Anne: what would kiosk do?

Laura: submit claims. Have health care information. Not sure we need it.

Anne: who fixes it?

Laura: Student VIP

Theresa: don't think it's a good idea. Hard to locate students.

Renee: we have access we have access to wifi

Laura: still waiting to hear back why we need one.

Anne: Kiosk sounds like it costs more than \$800.

Motion: Laura: motion to table this until next meeting

Second: Dave B

Vote: Approved

5. TGSA Summer BBQ Budget

Renee: BBQ – June 27 – Saturday 3-6:30– Champlain College Quad – Great Hall in Champlain reserved – burgers, hotdogs, vegan veggie fajitas, lots of options

Monetary donations for AYON – spare change for donations to Nepal

Sign up to contribute food? – people can bring food, we just need to put a sign up – (no mayonnaise or egg yolks, no peanuts or seafood) – allergen issues – email Renee if you want to bring something – Budget for \$500 – please feel free to email Renee if you can help with the BBQ

Motion: Anne: to approve budget of \$500

Seconded: Renee

Vote: Approved

Motion: Anne: to amend the agenda to include a vote for the budget for the second July BBQ

Seconded: Dave B

Vote: Approved

6. TGSA Joint July BBQ with MED

Anne: is MED part of CUPE- will we have CUPE money? Ask Phil – (if it is student event also joint with Med) –

Renee: Second BBQ- not sure of the budget –

Theresa: Where will it be held? Same location, but Renee get confirmation on this

July 6th other BBQ- Monday- Renee- \$350 for second budget

Motion: Renee: put forth the motion

Second: Vishol

Vote: Approved

Note that board members to advertise to their departments

7. Motion: Laura: to table all items related David H. for next meeting

Seconded: Alison

Vote: Approved

8. Changing Language in TGSA Conference Bursary Application

David B: in speaking with previous VP finance, a student tried to reclaim amount several times – because of note that says that each student is allowed \$250 for the whole year, and additional

funds if there are any- remove statement from application will make it so students will not keep trying to reclaim and waste their time

Change language in bursary statement: remove “additional funds may be dispersed subject to availability”

Motion: David: to move that second statement in condition 6 in conference bursary

Seconded: Renee

Vote: Approved

David B: tip amount for a cab and tried to claim it – no language to be clear about tipping – we would want to make an adjustment to the application so that people cannot claim tips/ gratuities
If tip is explicit, not give funds for tip – not a huge deal this time around, but will want to be clear in the future in case

Theresa: don’t want you to not tip, so gratuities of under a certain amount acceptable

Renee: should be a cap on it- up to 15% covered, so that we are very clear in the language

Motion: Renee: to cap tips to 15% tip

Seconded: Anne

Laura: Tip at hotels? Can you get receipts for this?

Alison: If you are doing it without a receipt, you cannot claim it

Anne: make it for transportation alone?

15% for transportation

Theresa: does not want to limit it to just transportation

Anne: is there a risk for this

Mike: they only have \$250

Amend the motion:

Motion: Theresa: in favour of opening up gratuities for anything, so long as there is a receipt

Second: Renee

Vote: Approved

9. Late Email Notice from Graduate Studies has Been Addressed by TGSA

Alison: Wanted to let everyone know that grad studies emailed us the day that tuition was due demanding that we pay- GSA emailed them and said that they could not give such short notice
If anyone knows anyone who received late fees for such short notice, please let us know
Advertise this throughout departments- for this summer term – because they gave us same day notice

10. TGSA Committees

Alison: Committees – lots of committees –if interested in serving on committees, let Alison know- currently comprising list of committees and what being on committee entails

11. Opening up Trail to Undergrads

Laura: opening up Trail to undergrads in order to not get rid of Trail. Principle has suggested that we allow certain undergrads to be at Trail, we pay very small college levees whereas undergrads pay more. We have some undergrads here already they have affiliated with us. Condition to limit this to upper year undergrads and focus on higher learning. Bridge by creating a mentorship program between grad and undergrads that are affiliated with Trail. Some undergrads seems to be against us because we don't pay high fees, so if we work together we could form bonds. Trail

beings in about \$9000 from grads and \$7000 from the small number of undergrads. It would help keep Trail sustainable.

Theresa: I like the idea, issue if we limit to just upper years, there's a lot of paper work involved. How many would make the switch?

Anne: what is the issue with letting undergrads housed at Trail to be part of our college?

Laura: Trail is seen as unused space. I would be open to undergrads who are here all the time regardless of year be here

Anne: what about mature students? Have mature student sections.

Laura: We can check.

Mike: Its how you advertise it. Events help convince people to affiliate.

Laura: a mentorship program would be a sell for this college

Mike: having undergrads doing a thesis option might like mentorship program

Laura: yes

Anne: would it be simpler if students just began at Trail. Which is more money.

Mike: both is good.

Laura: I would like to bring up with the President that we do this.

Mike: aren't you affiliated with trail if you live off residence?

Anne: we should have a Trail orientation event for undergrads.

Laura: I will tell the president that people are interested with having more bodies on the campus.

Anne: peruse mature students.

Theresa: we have good, diverse ideas. Trying to get students focused on learning.

Laura: I will talk to Michael and report back.

Anne: can we open up mentorship program to all undergrads? Get the ball rolling and then work it into Trail.

12. Trent Graduate Student Survey Results

Laura: survey answered by graduate students. We are concerned with TGSA reps are not always available in their office hours. We will stick to times.

Theresa: Rathika B. would send out notification of office hours changes.

Laura: we will do this. I have a meeting with the dean. There are complaints about the graduate studies communication and website. Scholarship page is hard to navigate and not accurate information. Rude, lack of information, lack of knowledge about funding for international students. Want to let you know that these are being addressed. If things don't improve, let us know so we can advocate on your behalf.

Motion: Anne: motion to amend agenda

Seconded: Theresa

Vote: Approved

13. School of Education TGSA Board Representation

Anne: need a rep for the school of education. They are a new program.

Theresa: would you advertise with them?

Anne action: Anne item to send an email to advertise position (done)

Motion to adjourn: Ali

Seconded: Laura

Vote: Approved

Note: In future meeting Ali wants exec to fill out their items and set meetings for the rest of the year.

Appendix 1 Laura's Notes Regarding Health and Dental Plan Rate Raises

Raising the plan rates is necessary – we have been maxing out our plan for this past year, and in order to prevent a loss ratio, we need to increase our fees. The loss ratio is the ratio of total losses incurred in claims plus adjustment expenses divided by the total premiums earned. For instance, if Student VIP pays \$60 in claims for every \$100 collected in premiums, then its loss ratio is 60%, with a gross margin of 40% or \$40. Some portion of those \$40 must pay operating costs. Over the course of last year, we had a loss ratio of 92%. We want to be able to keep that number under 90%, in order to be able to cover the operating costs. Our projected loss ratio (when factoring in inflation/trends and projected incurred claims) is at 111% for next year, which means that if everything continues as is forecasted for next year, we are going to be running at a negative.

If we have a really high loss ratio, the GSA will have to cover the additional costs with its emergency fund, and this budget is already fairly small (it certainly would not be able to handle a 111% loss ratio)... The anticipated amount is much higher than we can afford. So we will have to raise fees in order to ensure that students have enough health coverage (which they are clearly using), and will make it so that we do not have any overages if our loss ratio gets too high. So we have to decide how much to raise fees.

Student VIP is recommending that the minimum rate adjustment be a 12 percent increase in fees for health care, and a 4 percent increase for dental, based on these projections (if we stick to the minimum rate adjustment, this would mean that we will likely have to raise fees again next year as well). Their recommended rate adjustment is at 21 percent for health care and 9 percent for dental, which is a lot higher, but would give us more room for any fluctuations and would make it less likely that fees will increase in the next couple of years) We need to figure out how much we are comfortable raising fees. See the chart below for how much fees will go up:

| | 2014-2015 Rates Single | New Rates for 2015-2016 (Minimum increase) Single | 2014-2015 Rates Family | New Rates for 2015-2016 (Minimum increase) Family |
|---|---------------------------|---|---------------------------|---|
| Health | 189.00 | 211.65 | 378.00 | 423.30 |
| Dental | 180.40 | 187.62 | 360.80 | 375.23 |
| AD&D | 2.70 | 2.70 | 5.40 | 5.4 |
| Out-Of-Province | 5.00 | 5.00 | 10.00 | 10 |
| VIP Admin FEE (EHC and Dental) | 33.90 | 30.00/ insured | 33.90 | 30.00/ insured |
| Subtotal | 411.00 | 436.97 | 785.40 | 843.93 |
| PST – based on 8% of insured costs (EHC, Dental, AD&D, OOP) | 30.17 | 32.56 | 60.34 | 65.11 |
| HST – based on 13% (Student VIP Admin Charges | ? | 3.90 | ? | 3.90 |
| Total | 441.17 | 473.43 | 848.44 | 912.94 |
| Buffer so that we are not at lowest minimum increase? | | 475-485 | | 917-935 |

We cannot afford to cover overages if we are in a negative, and so our insurance fees must be adjusted accordingly. Unfortunately, it seems that we will be stuck raising fees to at least the minimum increases

suggested (which totals a \$32.26 increase for singles, and a \$64.50 increase for families over the course of the year), but we may really want to consider raising this just a few dollars more to provide us with a larger buffer zone so that we are not stuck covering any overages. Please look over this chart and we will vote tomorrow on what we feel is an appropriate amount for fees to go up.