

**Minutes of TGSA Special Board Meeting, 29/08/2016**

Start: 14:00, End: 16:00pm

Location: Wallis Hall 102, Traill College, Trent University

**Chair:** Alexandra Ha

**Scribe:** Mac Armstrong

**Attendance:** Alexandra Ha, Miteb Abunayyan, Elizabeth Aslin, Marisol Campos Navarrete, Craig Brunetti, Sarah Jessup, Katherine Boyle, Yeukai Katauda, Mac Armstrong, Alison Fraser, Laura Thursby, Swarsattie Kishun, Joshua Noiseux, Matt Hayes

**Regrets:** Erin Laverty, David Hollands, Anastasia Nepotiuk

**1. Call to Order**

**2. Motion to Approve the Agenda:** Alexandra Ha

**Seconded:** Alison Fraser

Discussion

--

**Approve: 13**

**Oppose: 0**

**Abstain: 0**

**\*\*motion carries\*\***

**3. Presentation(s)**

a. **President: Health and Dental Coverage/Plan Merger with the TCSA and TDSA:**

After the discussion of the health and dental plan merger at our last board meeting, the vote concluded that the TGSA would not accept the health and dental plan merger with TCSA and TDSA. We have notified the TCSA of this conclusion along with the opportunity for re-negotiation. Upon agreeing to re-negotiate, the TCSA has responded to the issues raised from the board's discussion (see attached document). Further negotiations on the MoU were made between the TCSA and TGSA, and a final version to be voted on is included (see attached). The TGSA was also recently presented with new information from our insurance provider about what our health and dental coverage/plan would look like without the merger (rate of \$425 with reduced benefits, see attachment).

Taken into account of the new MoU and the new information provided by our insurance company, it is absolutely crucial for us to make a final decision by the end of this meeting about the merger.

Minutes

--

Alison: TCSA removed voting power of the TCSA Health Benefits Coordinator, but added another TCSA member, clearly ensuring greater TCSA voting power.

Laura: Last year there was a conversation and decision made to avoid this situation as much as possible.

Yeukai: I think some of the points brought up by the TCSA are true, such as the ability for us to opt out, so when deciding how to move forward we should focus on the fact that this isn't an indefinite contract.

Laura: Yes, some of the changes we can live with, but at the same time things keep changing unlike what was agreed to such as the 120 days notice and referendum by May. The MoU language isn't based on the agreed upon referendum question, which they refuse to acknowledge.

Alison: They are making it harder to leave, and as the person who does the referendums, a referendum to leave should be enough, if we can leave. They are making us subject to their bylaws, which is wrong.

Alex: What do you mean by "if we can leave"?

Alison: The results of referendums are unpredictable, look at the Brexit vote as a good example of the predictability of the direction in which referendums can go. We may not receive enough votes in favour of leaving if we were to hold a referendum.

Yeukai: As much as it's frustrating, my concern is that trying to work around this situation will be much harder.

Marisol: I'm worried about the lack of information, as a graduate with a family, and noting that there are others, the opt-in information hasn't been as much of a focus, so will the TCSA take this into consideration, and will the costs be going up?

Yeukai: During the referendum, the merger was advertised as being better cost, not about having control over our plan, so is it worth going against the referendum results to maintain control?

Alison: Having gone over the referendum questions multiple times through this process, we would be violating our own promises by going with the merger, and unfortunately, yes the costs would not go up as much but we'd have no idea as to what benefits we would get as the TCSA does not want to provide any clear information on what is considered a necessity and what is extra to the plan. We have to be careful as other Student Associations have been screwed over by these situations in the past.

Miteb: So everything is currently live, but we're looking at losing half our benefits if we don't merge. Health coverage will go down to \$1500 a year by not going with the merger, as will dental and other benefits. We'll have an increase in other admin fees as well. There may be benefits, as the process has already begun, and TCSA has the ability to deal with the plan with dedicated personnel. We should think about the grads not in the room when making a decision, and actively consider our alternatives through the year so we can move on afterwards

Laura: So what was with the information Drew provided about the information not going up, but cutting our benefits, as I recall last year it would go up if we didn't join?

Craig: This would be a university issue, not the insurer, as the university is already collecting \$425 from students already, so it's something that needs to be decided by April, when the fee schedules are finalized. You could get a better plan next year, but unfortunately you're locked in

Alison: We never signed an agreement with C and C, so why did they go to Trent finance and force us into a plan that had not yet been approved?

Craig: That's a good question.

Laura: Just to bring up what the plan is for the committee throughout the year, last year there was talk about reducing the first time dental coverage, but this disproportionately affects grads, and therefore this is where we could get into problems between us and the TCSA on the committee.

But I do agree with Miteb that time is of the essence and we need to ensure that we have something in place for the year, but looking for other options throughout the year should be a priority.

Mac: I'm concerned about the way that Alaine's email has been worded. They don't seem to think much of us, and seem to be reluctant at making changes or giving us reasoning for why they don't accept out changes, when we're really just trying to make a strong document, and so the way they're already treating us is worrisome.

Matt: As someone who has worked with the TCSA in the past, I know things can be a little poorly done. But as someone with a family, I'm sure it would be okay to enter this plan so that we still get the benefits that are needed, but immediately look at other alternatives

Alison: Though there are problems with the MoU, I know the need for good healthcare, we could, because of what Drew has already put in writing a potential solution of being on the plan without the MoU, which avoids political ramifications in leaving later, which could be a little up in the air, but we'd be signed on with C and C and not the MoU, but still get the same benefits as before. We also have the funds to deal with this legally.

Sarah: So would we tell the TCSA?

Alison: No, we'll just go through C and C, and not tell them. This is something Drew has already set up with us, as an option, they don't need to know or be involved, and once we get to April, we'll have a new option by then.

Miteb: We only have a few days till the new year, so if we sign, what si stopping us fro holding a referendum immediately.

Alison: Nothing, we can begin to do it in the next little while, and then bring it forward to the TCSA and they have to respect it. The decision either way is big enough that we have to have a referendum and get the opinion of the graduate population.

Josh: Hearing the issues, we do have a need to respect process, we do also need to ensure that we have good health care, and any decisions to find a new plan will likely mean a rise in the plan, and we need to ensure not locking ourselves out from the TCSA.

Laura: It seems better to sign on, but actively look for alternatives, as having a gutted plan isn't great, and we need to be true to the grad students.

Miteb: Whether we join or not, we are currently stuck with Student VIP, so they are our provider for this year at least.

Yeukai: I agree with Laura, and while the TCSA is for undergrads, I'm sure they will have similar goals in mind.

Alison: The MoU is a terrible MoU, as it is not legally an MoU, as TCSA does not want to put in a lot of important MoU aspects, but we did manage to get an expiration date. It doesn't line up with the deadline when we need to inform the University.

Matt: I just want to remind everyone, that C and C wants to make it sound good, as they want to sell insurance, and therefore when reading Drew's message, to consider that we also have the option to find another provider entirely, as that's not an option he gives (stay with the TCSA, or break and get a new plan with Student VIP next year)

Alison: About the \$500, that was removed, after we asked for clarification, or how we even get it, and TCSA just removed it.

Matt: So what was it for?

Alison: We don't know, some sort of healthcare help, I guess. When we asked for clarification, they just pulled it out completely

Laura: Would we be able to get the TCSA to change the language from "by May 31<sup>st</sup>" to April 31<sup>st</sup>?

Matt: Does it matter whether when it happens and when we let them know if we let them know by that date?

Mac: It's also important to note the language, "by May 31<sup>st</sup>" is just by that date and we can decide before.

Marisol: As someone with a family, the rates for families are better by not going with the merger.

Laura: Likely the rates would still be about the same if we didn't go with the merger regardless, as we're sort of locked in.

Miteb: Families would pay more but have the same coverage versus not going with the merger which would result in less coverage. Its \$425 for the first dependent or spouse, and then each additional dependent is over \$600.

Marisol: But the numbers we had during the referendum were different

Alison: Yes, the numbers Drew gave us back then were different then they are now.

Marisol: So the decision is between worse or way worse?

Alison: Yes, most undergrads don't usually have to be concerned about families, and this is where the problem comes up, as if rates change, the TCSA can outvote us on those rate changes, which could make it hard for us.

Laura: Could we call Drew and find out about the change in family rates from last year?

Drew: The family rates when adding one dependent is two times the single rate, so if Grad student had two it would be double the normal rate. It's a little different when you add more than one dependent under TCSA, and would be more cost effective. With last year's executive we talked about it going up because it was weighing heavy on the plan, I don't have the exact numbers now.

Alex: The fees given by Tracy are single fee is \$425 and the first additional opt-in is 425

Drew: Yes, that's what it is.

Marisol: and the additional dependents?

Alex: TGSA plan if we merge

Drew: More than one dependent is, I'll have to check the notes, but the 600 and change sounds right.

Sarah: The 425 plus half the 425 and then ...

*Confusion ensues as everyone attempts to do math*

Alex: So over 800 all together?

Drew: Yes, \$425 for the student, \$425 for the first dependent and half for the next.

Alison: So we are about 50/50 on the issue between accepting the plan to prevent poor healthcare and rejecting the merger over losing autonomy.

So is there a way to move forward with this merger while voicing to the grads and asking about the health plan, and getting feedback?

Laura: Last year we got very general feedback... "we want more health benefits," "we want to pay less," "we like the plan".

Yeukai: At the moment going with the merger is the better option as if things get worse we can always get out. It's not worth planning for the worst if we haven't experienced it yet.

Miteb: We really only have the two options of continuing with the merger, or go our own way which is problematic.

Matt: Undergrads and grads have short memories, so some of this is due to us not seeing the problems that might come up, so taking note of this and learning from this situation would be good.

*Motion*

Whereas: The MoU negotiation has taken a long time, with results that suggest a worrisome future and interaction between the TGSA and the TCSA over elements of availability of information, ability to respond to the needs of our students, and control over portions of the health plan that are more heavily used by graduate students in comparison to the undergraduate body.

Whereas: The situation has forced the TGSA to either accept the \$425 rate with the merger, or in the form of a severely reduced stand-alone plan at the same price due to the fact that the university has already issued fee collection schedules, and to make any drastic changes now could put the current health plan in jeopardy.

BIRT: The TGSA join the Trent Health and Dental Benefits Plan as administered by the TCSA by signing the MoU, with the understanding that the TGSA will begin negotiations for finding a new healthcare plan post haste.

**Mover:** Alison Fraser

**Secunder:** Alexandra Ha

**In Favour: 13**

**Opposed: 0**

**Abstain: 0**

**\*\*motion carries\*\***

**4. Other Business**

--

**5. Adjournment**

**Motion to adjourn the meeting:** Alexandra Ha

**Seconded:** Alison Fraser

Discussion

--

**Approve: 13**

**Oppose: 0**

**Abstain: 0**

**\*\*motion carries\*\***