

2011

CSU Student Health and Dental Plan Survey



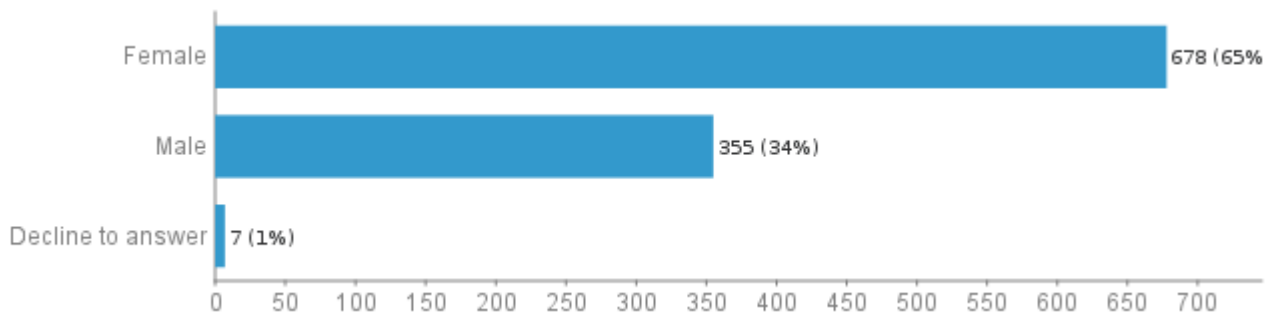
CSU Student Health and Dental Plan Survey

The Capilano Students' Union developed a survey intended to assess student need for a student health and dental plan and to ascertain student opinion about the possible health and dental coverage, fee structure, access, and benefits of a possible health and dental plan. Invitations to participate in the survey were emailed to 7400 Capilano students currently enrolled in credit bearing courses at Capilano University, including students enrolled at the Sunshine Coast and Squamish satellite campuses. A total of 1053 responses were received (936 completes) for a response rate of 14%.

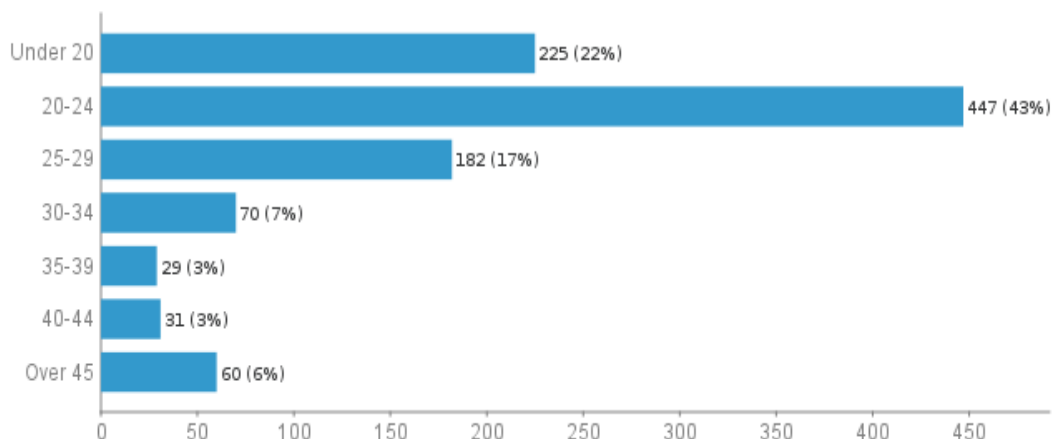
Demographics

The gender distribution of the respondents, 65% female, reflects the gender distribution of the Capilano University student population (60% female). Sixty percent of the respondents reported their age as between 20 and 29 years old which also reflect the average age; 25 years old, of the general population.

Gender



Age



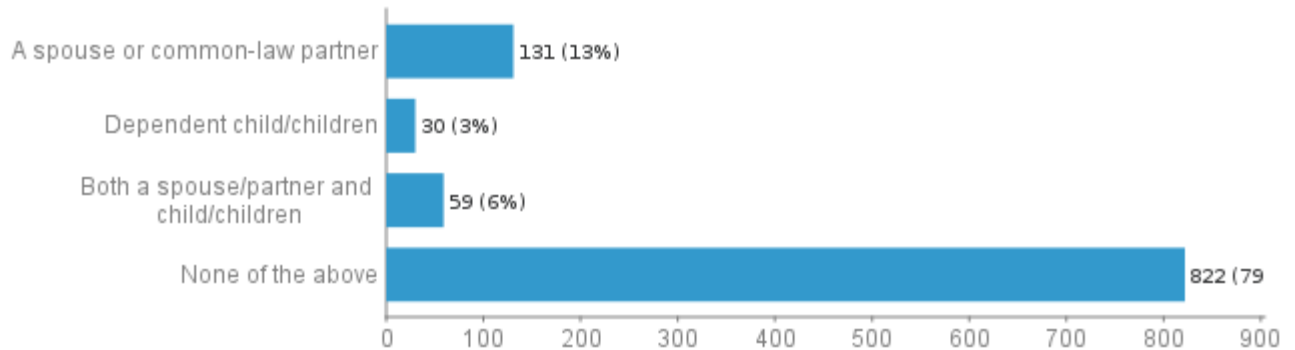
Of the students who reported their status as full-time or part-time, 81% (828) indicated that they were full-time students (taking 9 or more credits or 6 or more credits for a student with permanent disability).

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Eight percent of students indicated that they were International Students. This is similar to the 9% distribution of International Students in the general student population.

Virtually all of the students responding to this survey indicated that they attend the North Vancouver Campus (98%/998). The large majority of respondents indicated that they are single and do not have children.

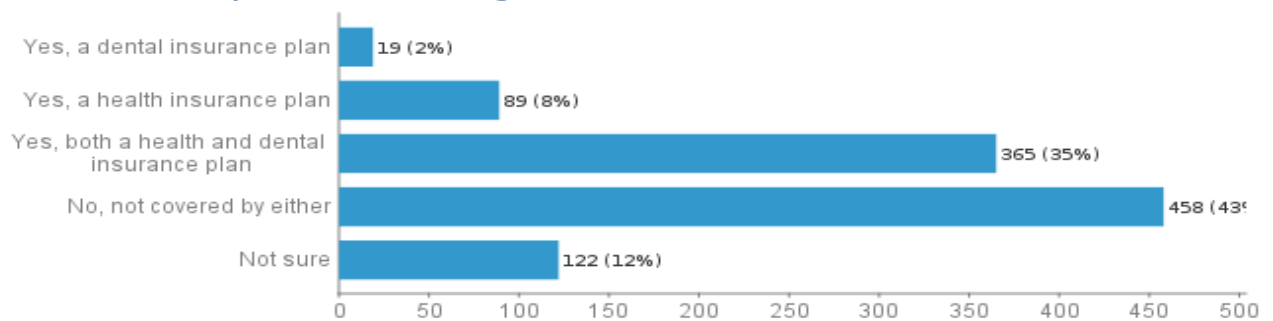
Marital Status



Current Health and Dental Plan

Students were asked if they were currently covered by a health and/or dental plan other than provincial health-care. About 12% (122) of respondents indicated that they were unsure of their health/dental coverage. Of those students who knew their health/dental coverage, 49% (458) indicated that they were not covered by either a health or dental insurance plan.

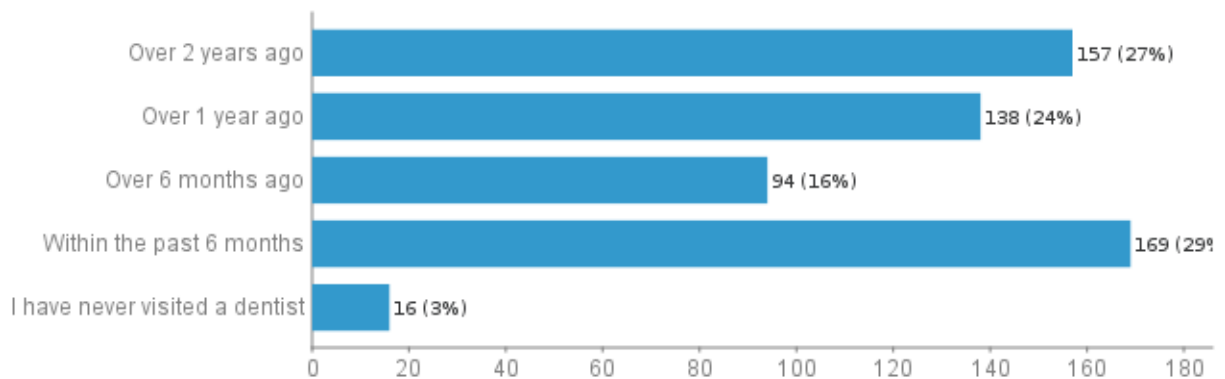
Current Health/Dental Coverage



Students who indicated that they were not covered by either a health or dental plan or who indicated they were not sure of their health or dental plan coverage were asked to indicate the last time they visited a dentist. Twenty-nine percent of students without health or dental plans report that they have visited a dentist within the past 6 months. The majority of students without health or dental plans report not having seen a dentist for over a year.

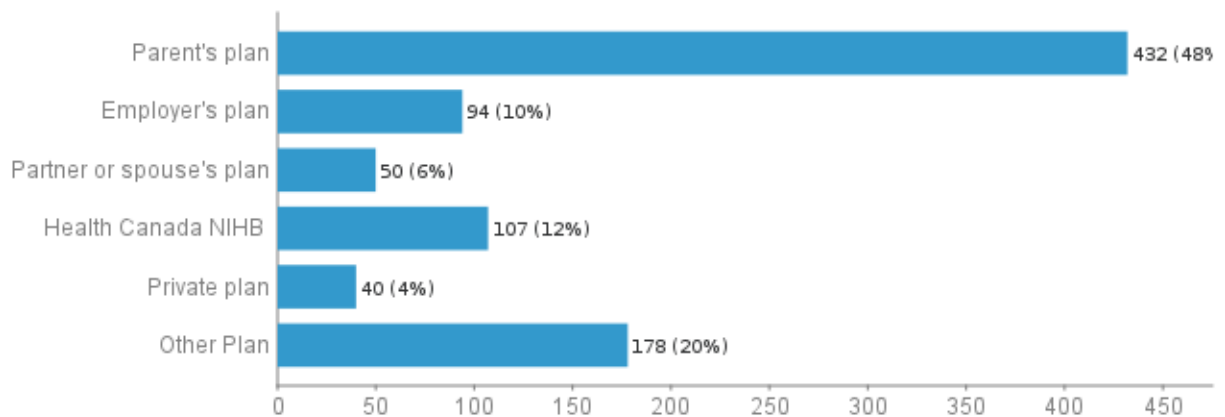
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Dental Visits



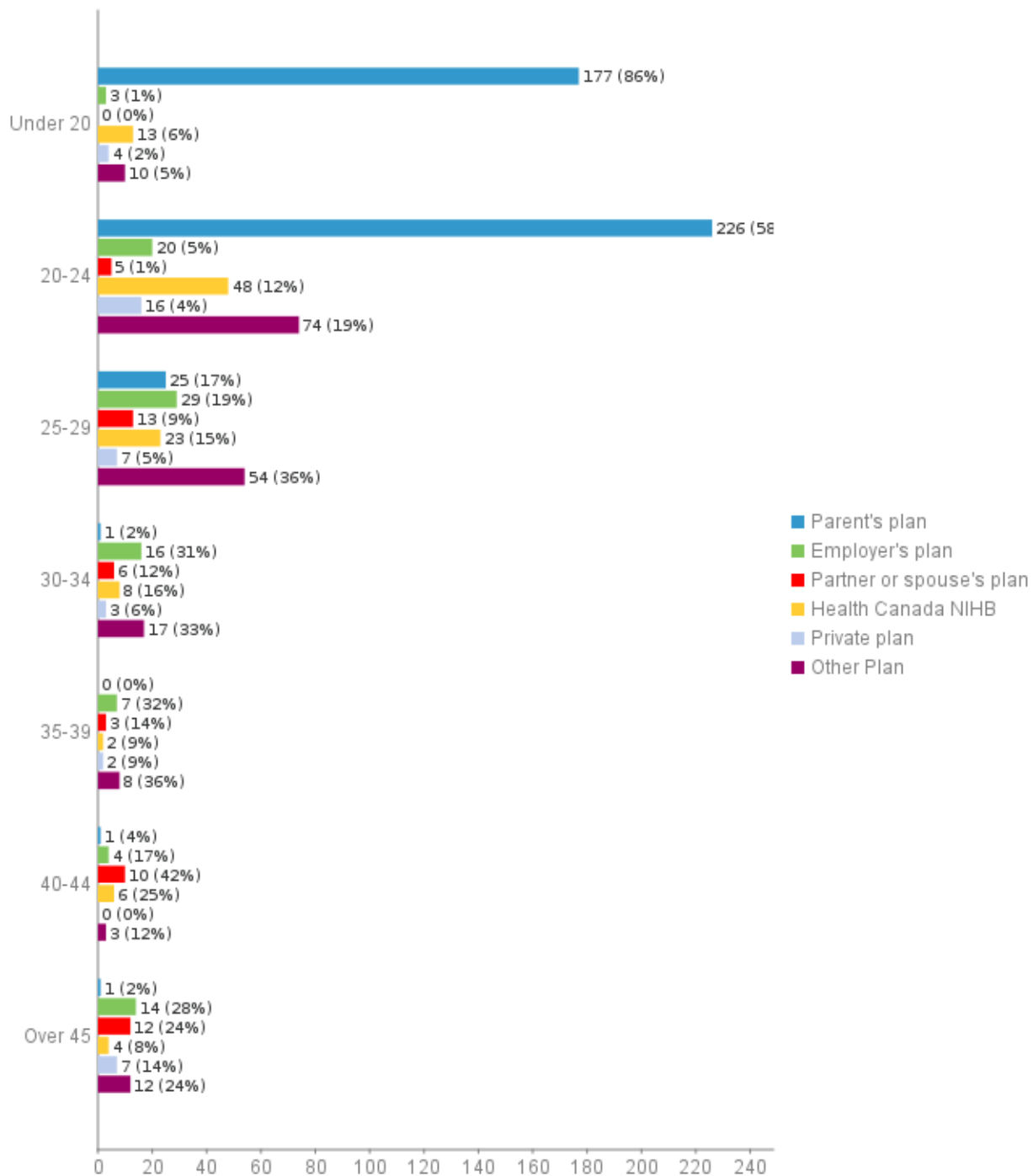
Students with Health and/or dental plans were asked to report the type of plan under which they were covered. Nearly one-half of students (48%) with a current health or dental plan report being covered under their parent's plan (see Appendix 1 for "Other" responses). It is not surprising that students covered under parental health insurance plans are under 25 years old.

Current Plan



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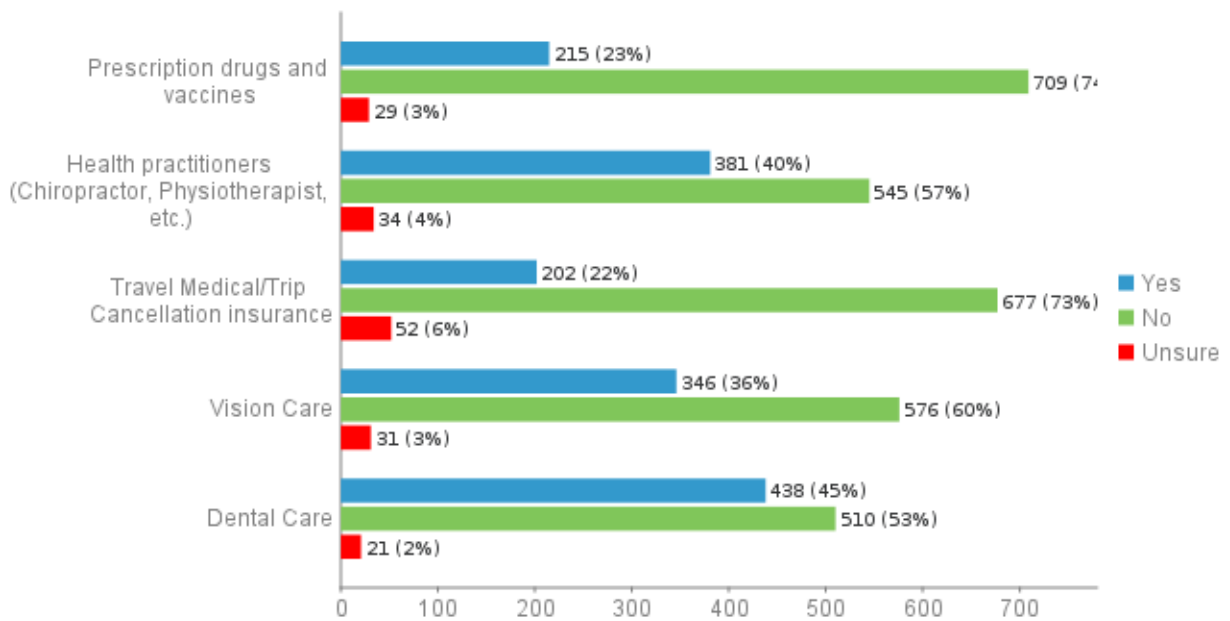
Current Plan and Age



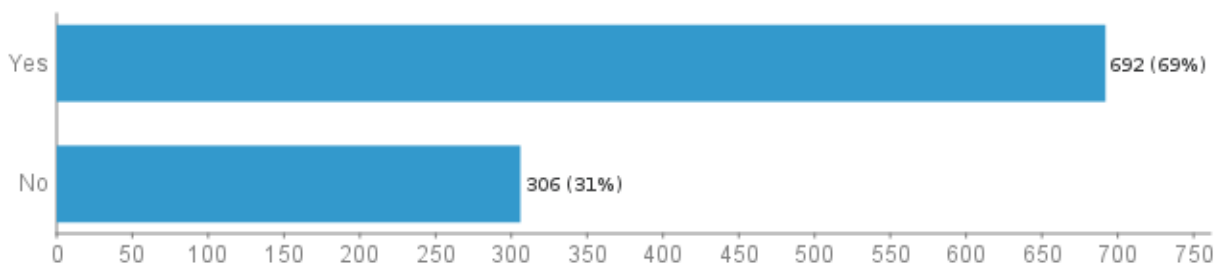
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Students were asked about the services that they have not used in the past year because of their inability to pay. Dental care was most frequently mentioned as a service not used because of students' inability to pay followed by health practitioner services such as physiotherapy and chiropractic services. The majority (69%) of students report having had to pay out-of-pocket for health or dental care cost during the past year.

Unused Services



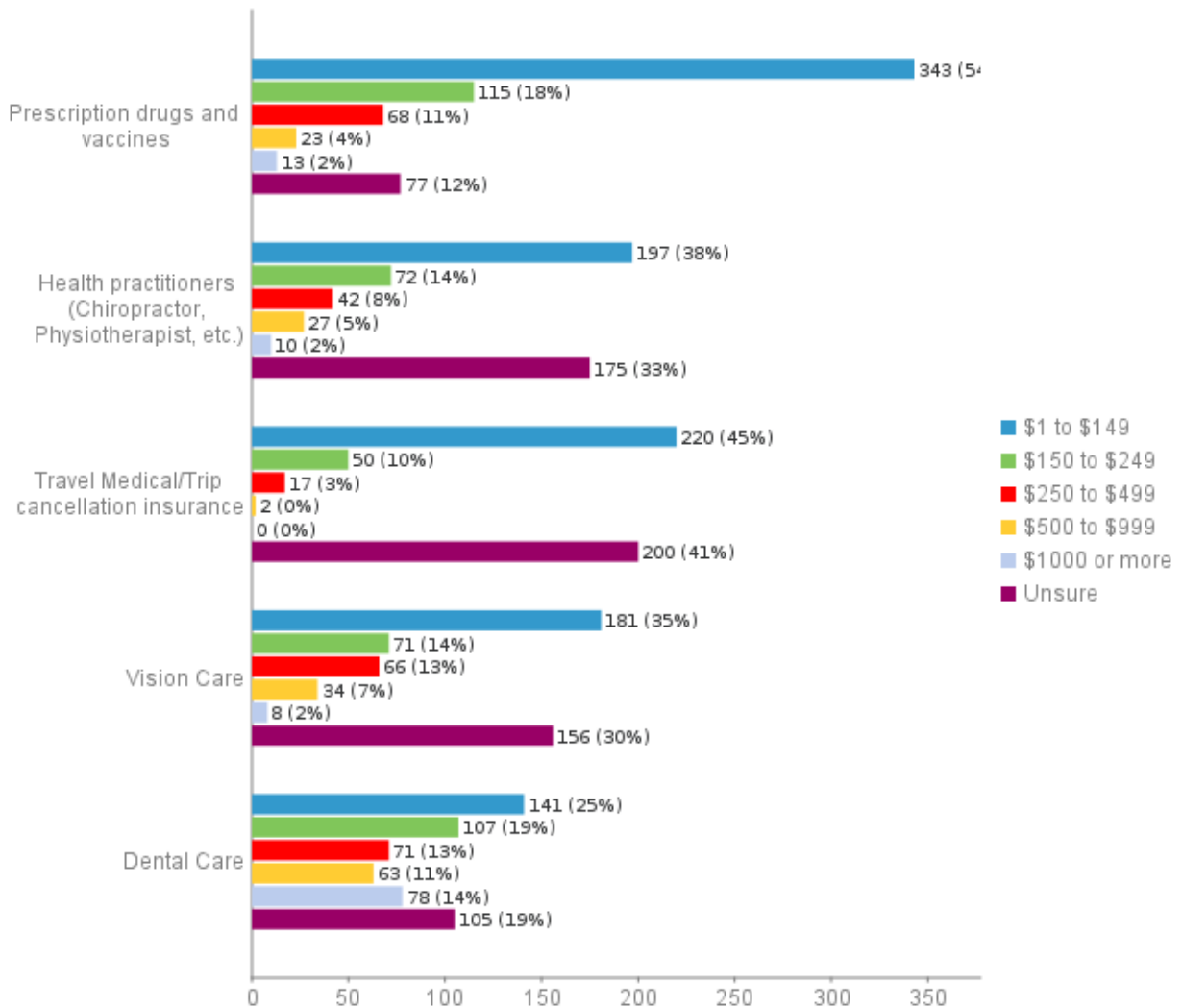
Paid Out-of-Pocket



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Among those students who have paid out-of-pocket for health and dental services, they most frequently pay for prescription drugs and vaccines and most frequently pay up to \$149 out-of-pocket for various services.

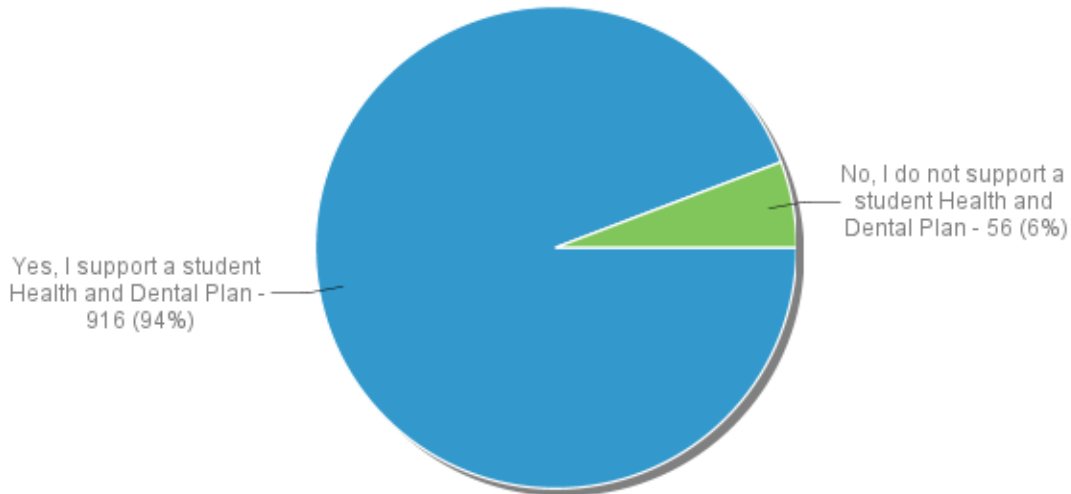
Out-of-Pocket Costs



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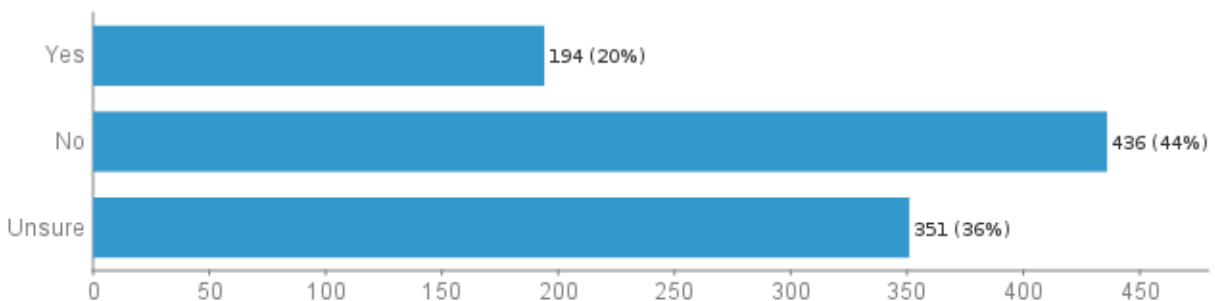
Student Health and Dental Plan Support

Virtually all students indicated support for a student health and dental plan.



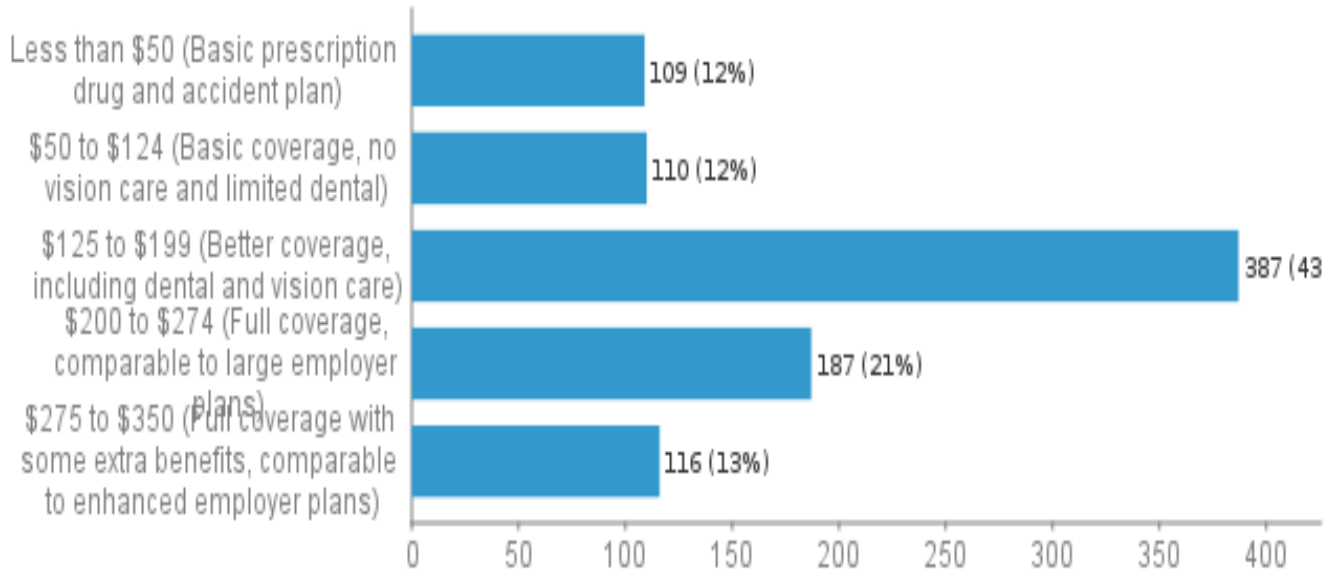
Of those students who are certain of their decision to opt in or opt out of a student health and dental plan, 69% indicate that they would not opt out.

Anticipate Opting Out



Students were asked to indicate how much they would be willing to pay for various health and dental coverage. Students indicated that they preferred more comprehensive coverage including dental and vision care and the majority would be willing to pay between \$125 and \$274 per year for this type of coverage.

Range of Coverage



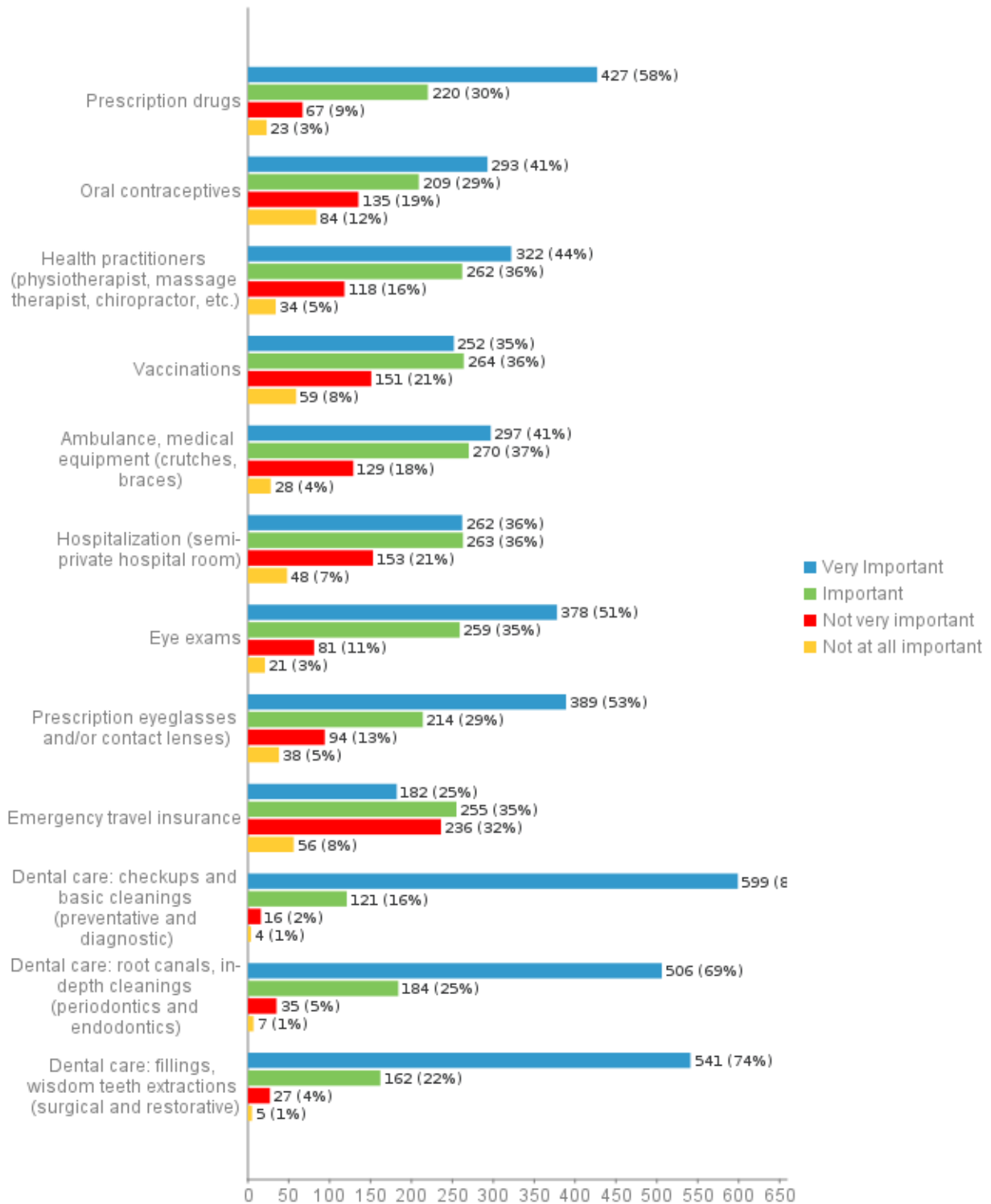
Benefits and Coverage

Students were asked to indicate the importance of the benefits they would like to have covered. Vision care, comprehensive dental care, and prescription drugs were benefits considered Very Important by a majority of students. See Appendix 2 for “Other important benefits”.

Additionally, students were asked to indicate the importance of various aspects of a student health and dental plan. Virtually all students indicated that it is Very Important or Important that plan information be made available to students and that students have access to services via phone, mail, website, and email. Not surprisingly, the ability to enrol family members was considered least important by students. See Appendix 3 for “other responses” to this question.

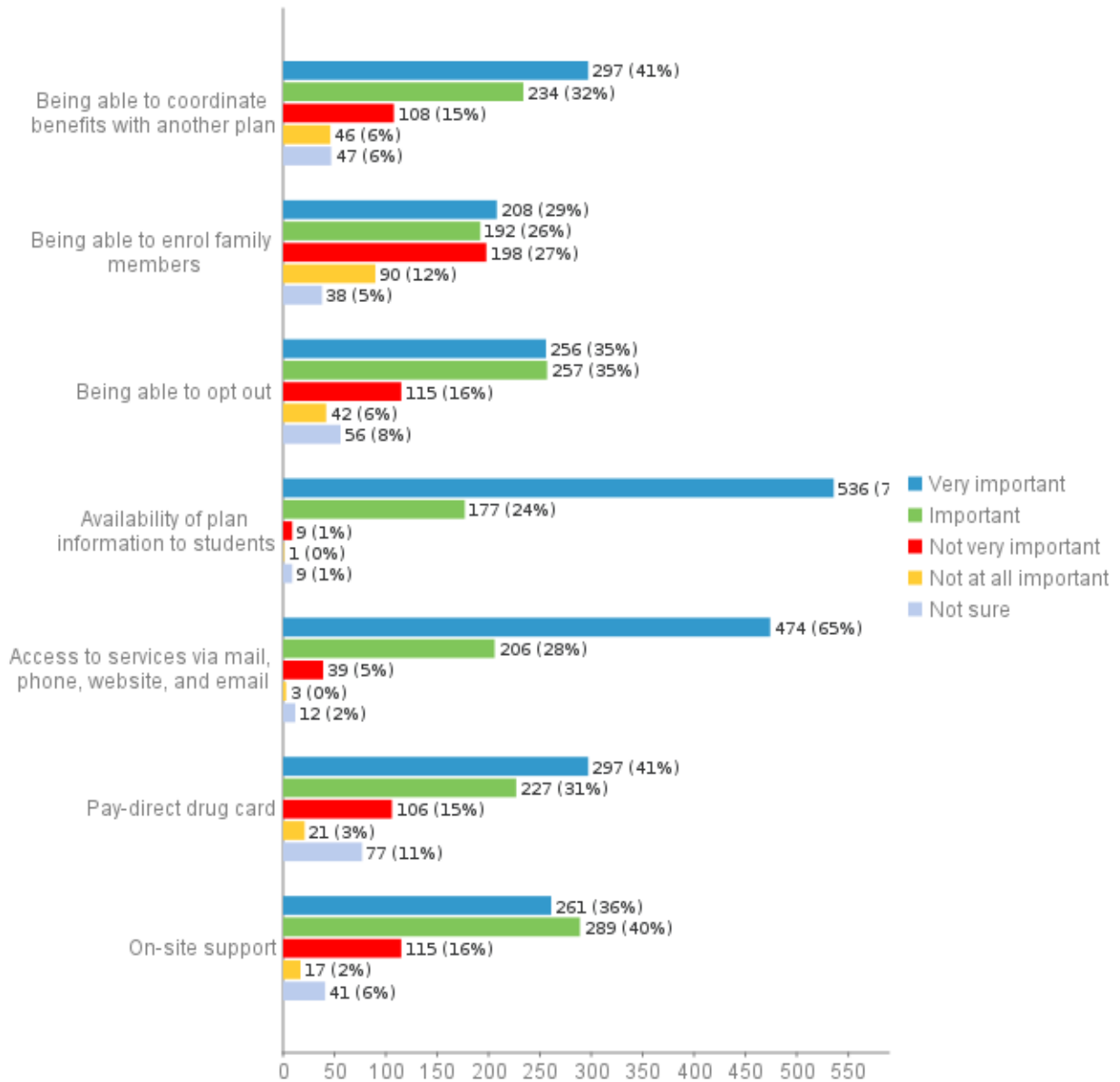
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Preferred Benefits



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Important Aspects



Students were invited to provide additional comments that might be helpful in planning a student health and dental plan. These comments are contained in Appendix 4.

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Appendix 1 Other Health/Dental Plan Coverage

#Responses

1Provincial

2None

3MSP

4N/A

5none

6we pay our own MSP

7none

8Care BC

9MSP

10care card

11None

12MSP

13i have zero coverage

14I don't have a plan

15None

16none

17SFSS Health & Dental Plan

18Pacific Blue Cross

19msp

20BC care card

21ohip

23none

24Premium Assistance Plan

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25don't have coverage.

. 26not sure

27don't have any

28no plan

29I do not have any other health plan other than provincial basic MSP

30Under my parent's but wont be once I turn 25 in a couple of months

31BC Medical Services Plan

32no plan

33none

34none right now

35No other coverage

36none

37No plan, no coverage

38None

39None

40none

41not in Canada

42none, i paid for the visit

43carcard

44My self

45I don't have coverage

46I don't have a plan.

47No coverage

48With my last employer

49employer's plan and spouse's plan

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50Both Parents and Employer

51Squamish Nation

52used to be Healthy Kids, now nothing.

53no plan

54none

55no plan

56Premium Assistance

57MSP

58NON 59no plan

60Student

61BC Health Care

62None

63No plan

64MSP

65OHIP?

66None.

67 No coverage

68not

69MSP

70none

71Green Shield

72no plan

73NONE

74none

75I don't have dental insurance

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76not sure

77I no longer have coverage, I lost it when I returned to school.

78not covered

79None, father unemployed

80no plan

81MSP

82Medical Services Plan of B.C.

83none

84MSP

85student loan

86what coverage N/A

87not sure

88none

89No coverage

90none

91none

92N/A

93no coverage

94none

95no plan

96?

97paid out of my pocket

98none

99not sure

100no plan – private

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101MSP

102I have no extended health or dental plan.

103MSP

104I'm covered until I reach my 19th birthday, but I'm not sure what plan that is

105None

106not sure

107korean plan

108none

109no plan, no coverage

110N/A

111No dental/health plan except MSP

112Health Insurance BC

113no coverage

114None

115none

116not covered

117parents plan expires in april

118care card

119no idea

120Child Insurance Coverage

121Student plan

122i have no plan

123BC health insurance

124none

125none

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126None

127no coverage

128no plan

129none

130msp

131I am not sure

132dont have one

133no health plan

134MSB premium

135no plan

136MSP

137MSP

138No coverage

139msp

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Appendix 2 Other Important Benefits

#Responses

1Medical testing

2x-rays, sports related and extracurricular injuries, cast work, prosthetics

3Psychologist/counselling Private diagnostic services; eg. MRI

4Naturopathy

5not know any other.

6family doctor - general checkup

7benefits for the family. If not my spouse atleast my daughter.

8Naturopath, psychologists, acupuncture

9dental and vision test

10Dental is what I am most interested in as I have paid several 1000's in oral surgery, not just cosmetic like braces etc. I would not be happy to pay for too many extra's ex. several massage sessions. Perhaps 2 of each massage and kineseologist appointments and perhaps 6 physio anually. In addition it would be very important to me to have some if not full coverage for alternative medicine treatment with BC registered medical service providers such as natural paths and my Chinese medicine doctor I go to and spend over \$400 a month on! I have no choice, western medicine proved unable to solve my health problems.

11Glasses/contacts, eye exams, prescription pills,dental checkups

12It is very common in young students to experience TMJ sympmtoms. Treatment options for this usually include physiotherapy, and a special mouth appliance. HOWEVER, most health/dental insurance plans do NOT provide enough to cover even half of these costs. I find this very hindering, as I am a vocal major in the jazz studies degree program and not having efficient use of my jaw has a large impact on my studies. I have also noticed that most parents health plans do not offer enough coverage for eye appointments and eyewear...especially once children (who are students) become over the age of 18. Extra help towards eye care would be another GREAT help.

13physiotherapy

14physio

15No others

16Alternative care such as naturopath, massage therapy, Shiatsu, orthodocs and so on

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17A lot of young people have skin issues as well so a plan that included dermatologist prescribed medications would be awesome(I think normally they are covered with general prescription stuff).

18I think for now you covered them all

19Disability Insurance

20acupuncture

21MENTAL HEALTH COVERAGE!!! There is absolutely nothing that helps people out with that and it's half of what should be covered. Money to see professional therapists and experts in the field. Perhaps a Mental Health coverage should also be considered?

22Just mostly health/dental/vision. I only don't pay health at the moment because BC medical subsidies it if you earn under \$17,000ish. Dentist is almost prohibitvly expensive and I've had a chipped tooth for a year because it's too expensive to fix. Glasses are also too expensive to get.

23Life Insurance including accidental death life insurance or illness that are acute and prolong

24Emergency Any health problems

25Orthodics

26holistic medecine such as acupuncture and homeotherapy

27Long term care

28not sure yet

29shiatsu, acupuncture, naturopath

30orthodontics

31Laser eye surgery procedures.

32I am feel free

33dental

34Massage Therapy Acupuncture Counseling

35Sport injuries

36Dental Care: Braces.

37non-oral contraceptives, plan B, pregnancy tests, doctor check-ups, cancer screenings, over-the-counter drugs (can be very expensive is you have an ear infection, for example).

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38In addition to what I have already stated, I spend \$400/mo on orthodontics. A cost-effective option for this coverage would be appreciated.

39orthopedic devices such as orthotics, air casts, wrist splints ... we returning and somewhat aging students have different and expanding needs needed more often than by younger students sometimes... although wrist splints might be useful to anyone with carpal tunnel syndrome. Also, hearing aids (don't laugh!!0 more people are becoming deaf due to increasing and constant use of personal entertainment devices such as MP3 plays, iTouch, etc etc and the volume attached to student heads these days means assured deafness and loss of hearing! aslo, having a plan that the pharmacy can acces for direct payment is essential and would address a common problem we share of not enough cash to pay for the meds - and if we have to wait for reimbursement then often people go without altogether! that's ridiculous in this society with the technology and info access. Please have pay at source plans!

40NA

41Sexual health checkups with a registered practitioner Emergency contraceptives and / or abortions?

42Holistic healing. Accupunture acupressure

43Spouse coverage

44Hearing Aids...My vision is fine so I am in no need for glasses or contacts, but I require the us of hearing aids to engage in my studies at the University. The cost is approximetly \$5,000 for each aid depending on the extent of hearing loss. So in total including taxes.... \$10,000 for two hearing aids.

45X-rays and ultrasounds

46Orthodontics (braces)

47Unsure

48hospital surgery

49Music Therapy

50Blood Tests

51Specialist care & preventative medicine (such as seeing a Neurologist etc). Coverage for foot care (orthotics) since they can cost upwards of \$300 JUST for 1 pair of insoles.

52nothing

53Anything that has to do with Dental Care, I feel is very important, and need to be covered - it is frustrating for me to go to see my Orthodontics,not having the money to pay for my wisdom teeth extraction...and the Doctor telling me to see if my school is has any sort of dental coverage...while all of the other schools has dental coverage..

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54Fitness training

55nothing else specifically

56prescription drugs and health practitioners

57Everything stated above.

58Prescription, medications

59Naturopath

60Annual Physicals are not covered by MSP but are important.

61Birth Control

62Access to preventative physiotherapy/chiropractics Access to a nutritionist Access to mental-health practitioners

63If any surgery needed in future.

64Massage therapy, laser eye treatment.

65STD treatment

66Acupuncture

67No

68Psychologist/Counsellor, Naturopath, Massage Therapy, Accupuncture

69Students are at risk for depression and other mental illness and the plan should include some coverage relating to psychological and psychiatric services.

70Basically the most important is alllllllllll Dental care (root canals, wisdom teeth extractions, the works!!!)

71Inexpensive optional life insurance that really covers accidents.

72Dental

73nothing

74When being referred to a specialist

75dental

76Travel insurance

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77Contraceptives of all kinds, ie patches etc.-Very important.

78all of above are enough

79having coverage while going to school would help so much with being a single parent with no coverage for their children

80None.

81Unsure

82vision care is important

83Accupuncture

84prescription drugs, such as Birth control

85n/a

86Hearing Exams

87Physicals (checkups)

88All listed above. Thank you for considering making a student plan!

89I think it's already all listed in question 16, great job on the survey!

90n/a

91Orthodontics

92Fitness and health examinations

. 93dont know.

94Mostly dental. As of right now my teeth are in pain and I have no means of paying for a dentist. I will have to wait until I am out of school and working before I can afford my dental work.

95None

96Anything that would hinder a student from attending school, from practicing 'healthy' studies (haha), and anything that is an everyday essential, such as dental, emergency/ ambulance coverage, prescriptions, medications, or anything like that.

97Psychotherapy

98N/A

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99Massage Therapy...alot of injuries are caused by stress related issues- prevent/ ease the tension= less injuries

100that's all

101Alternative medicine and related treatments

102Hearing exams would also be helpfull.

103orthopedics (inserts or shoes)

104If possible; counseling services, for problems not associated with school.

105A transferable life insurance policy (ie I can take it with me after I leave school) would be nice.

106None...most important benefits covered above.

107Dental X-RAY, crown and brace(orthodontist)

108I would like to see the plan cover preventative health care options, like regular check-ups, fitness testing, etc.

109natural medicine, homeopathic doctors, naturopathic doctors herbal medication

110If needed, I would like surgeries covered.

111dental plan

112orthodontics

113Everything

114orthopedics

115surgery & skin medicine & nutrition programs!

116Mental Health

117Psychologist/ Psychiatrist (i am shocked that this is not covered in BC) Holistic practices, yoga classes, dermatologist, dietitian, respirologist (esp in very moldy vancouver),allergen.

118Eye care; prescriptions; hospitalization; medical check-ups; general check ups

119I think that is enough coverage for group health insurance.

120Birth control medication -whatever category that falls under

121You covered all.

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122visits to the podiatrist, or naturalist (natural health care)

123its not a benefit but better, cheeper cafeteria food.

124none

125Travel medication and vaccinations.

126none

127Dentist (Braces)

128None

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Appendix 3 Other Important Aspects

#Responses

1Medical testing

2Reasonable cost/value ratio Automatic minimum coverage with 2-3 levels of optional additional coverage

3Being able to have dental, physio, and other practitioners bill the insurer directly instead of having to pay up front and apply for reimbursement.

4nothing else that I can think of

5Low deductibles (high coverage +80%) particularly for preventative treatment like massage, acupuncture etc. Low fee (if at all) for students to be part of the plan.

6Any contribution and/or assistance from Capilano U to make health care expences more economic for enrolled students.

7dental

8I personally would use this program but I don't believe it would be best to make it mandatory like the U-pass, which I also use everyday, but I understand this is a lot to ask from students who do not need it.

9glasses/contact, eye exams, prescription drugs, dental checkups

10easy to claim

11not too much paperwork and long delays.

12something that is reasonably priced with a reasonable amount of benefits for that price would be lovely.

13MENTAL HEALTH COVERAGE!!! There is absolutely nothing that helps people out with that and it's half of what should be covered. Money to see professional therapists and experts in the field. Perhaps a Mental Health coverage should also be considered?

14Speed of reimbursement

15To be able to add dollar amount to the Student Health and Dental Plan if needed. So for example, let's say the plan covers \$1500 per year of dental care, but if I want more than that, I can opt to increase the plan to \$2000 per year of dental care by adding more money to the plan.

16Full coverage. Students should not have to pay up front, or pay percentages.

17Direct deposit for costs incurred

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18not sure yet

19Seems its all been covered.

20That if this happens it happens soon and doesn't take years to be put in place.

21Totally depends on what it would cost...being able to answer this survey assumes we'd have info about this that isn't provided...why would we have to "prove" anything to opt out? That sounds kinda shady...

22Full dental and eye exams, specialists, like physiotherapy,

23I am feel free.

24A competitive premium

25N/A.

26make the benefits really be assistive: there's no use in overcharging on the premiums and then having only partial or compromised coverage for dental work, for example. I know a number of student plans are really just savings plans in disguise, ie the premiums add up to the annual ceiling for the work to be done ... net effect I pay IN ADVANCE the entire amount of the full price of the dental work, and THEN get it done, because the premiums are so high that one may as well save the money and get the work done when the full amount is in hand, and then pay for the work, crown or cap etc. Also, please have a mobile or predictable dental hygiene clinic ON CAMPUS regularly, not just randomly scheduled (ie the fall opportunity in the medical clinic was over subscribed).

27accessibility and ease of use - so students are unafraid to use it.

28NA

29Sexual health checkups with a registered practitioner Having this available on a plan would encourage young adults -those most at risk- to have annual checkups and recognise symptomless STDs before they become problematic

30Information should be available and provided for the students. Especially for international students, as they are usually badly or incorrectly informed with the local health and dental coverage

. 31X-rays

32costs, particulars of rate increases

33Unsure

34Being able to take advantage of these benefits with minimal hassle and paperwork.

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35It would be important not to lose coverage when moving from one plan to another - and when completing studies at Capilano U and moving on to another activity, school, job, etc. Transferable insurance with no start-up clause, or period in which the applicant is not covered is important.

36All of the Above.

37Affordable!

38I marked all of the above as important, because for a medical plan to be worthwhile, it should be COMPREHENSIVE with *acceptable* levels of coverage. Orthotics coverage that only gives \$250 is not very helpful. Dental coverage is not helpful if it's only \$500. Medical / Dental / Visual / Optical treatment in BC is VERY expensive. The coverage should be -realistic-. It should be easy to follow. It should be provided for international students AS WELL (they pay \$100 or more just to see a doctor at a walk-in clinic, that's REDICULOUS). It should be accessible in several major languages (Chinese [Mandarin/Cantonese], Japanese, Korean, Russian, German, French, English, Spanish).

39nothing

40Condoms and birth control

41Full integration and user friendly (easy to use)

42nothing else specifically

43Dental plan is really important. Due to the cost, I am not able to visit my dentist often, because it is very costly.

44I would prefer if the plan can be billed directly by the medical provider, especially dentists so that I am not out of pocket up front and then waiting for a refund by the plan provider.

45N/A

46The fact that I wouldn't be obligated to work so many hours in order to be eligible for Health Benefits... would allow much more time for school, fitness activities, etc

. 47Plain pricing or even per benefit pricing. Not the Shaw/Telus/Rogers "Bundle" price where you're obligated to get 5 things you don't want for the one you do want.

48Informationn about whether students would be covered during summer breaks ie. if enrolled in a two year full time program that has a four month break during the summer, would students still be covered for that period - how would that work?

49That the opt out option is open to anyone, not just students with other healthcare. You can't force insurance on students who just want to go to school and nothing more.

50No

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51 Like I said, the Dental Plan is the most important by far!!! Dental plans are soooo BLOODY expensive. I cannot afford one!

52 A trustable insurance provider !!!

53 availability asap

54 There would be help provided if you were stuck in a situation and didn't know what to do

55 all of above are enough

56 having the coverage is very important while in school to take care of the family

57 None.

58 Unsure

59 Being able to have my teeth cleaned without going into debt, being able to afford glasses/contacts so that i can read the overhead at school

60 n/a

61 Quick and easy communication with the Health Insurance

62 Actually receiving the option for health and dental care

. 63 Having one is important to me!

64 COST!!!! Please remember that we are students, some full-time student, trying to pay off our tuition already, so keep in mind of the COSTS for students. Some of our jobs have benefits, and that's probably the only reason why we stay there. If we could get benefits through school, we could just go to school full time without having to worry about health/dental issues and paying a fortune just as much as tuition!

65 Ensuring that it would apply to out-of-province students (in my case, from Alberta).

66 That you not set conditions on being able to opt out. Our school fees + tuition are already high enough.

67 Explanations in all services provided

. 68 The fee`s.

69 dont know.

70 low cost

71 Again, my teeth are in pain.

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72None

73Convenience, easy to coordinate with other work/ parental benefits. Full coverage. :D

74Not having to mail in receipts but getting instant coverage with a card at pharmacies and dentists or wherever.

75that's all

76Being able to access a doctor or medical clinic at the campus

77I use a prescription medication already. It is very important that medications I was taking previous to the plan can be included.

78Practitioner bills plan directly.

79None

. 80To be activated right away not to be like some plans that you should pay and then wait for months to use its benefits

81I'm not sure what other universities do but it would be beneficial to have sustained coverage throughout the summer. Would also like to see shortened probationary time for services like dental, particularly students relocating from outside BC

. 82None that I can think of.

83Easy to use, not too much paper work

84Everything

85for all students of capilano to have an opportunity to have these plans.

86affordable

87Having the option of multiple approaches to preventative care and treatment. I dislike how in western medicine it is a fix a problem once it's intolerable rather than working towards preventative illnesses such as dentistry, diet, knowing allergies, and fitness.

88-Easy to get access to information. Ex. not get put on hold for hours on the phone. -Clearly laid out plan of what is and what is not covered. -Ease of use. Non-complicated system.

89Transparency

. 90Same answer as no. 18.

91prescription coverage! basic necessities, knowing that it is there to help if I ever need it!

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Appendix 4 Additional Comments

#Responses

1 Follow Similar to UBC Student Health Insurance Plan.

2 Extended and extensive dental care is critical in my view

3 Make sure you include good eye care coverage (e.g. free eye exam up to \$100 every two years) considering the fact that the University library is making students go blind with their bad lighting.

4 Provide birth control pills.

5 It can't come soon enough!

6 There should only be a Health and Dental plan that functions on an "opt-in" basis. It is unreasonable to require students to file paperwork to "opt-out." It is not fair to force students to subsidize something that they will not necessarily use like the UPASS.

7 I'm graduating so this doesn't really apply to me, but it would have been greatly useful to me while I was in school (the past 4 years). Especially a dental plan

8 My wife graduated in the USA and I must say I am very surprised it took this long to get a Student Health Plan at Capilano. Hopefully it will get done before next semester.

9 Students should be able to opt out easily

10 I think a lot of students would be covered by their parents plan since many are still living with them. I don't really know how many people without it really want one, but I won't ever due to I am covered by my parents as long as I'm attending school.

11 My sister is at SFU in which they have a mandatory student Health and Dental Plan. She tried to opt out by providing the necessary proof. However, it was very difficult for her and she ended up paying for the plan last semester when it was not needed. In my mind, this plan should be OPTIONAL. Students with a plan should not have to opt out. They should merely be able to choose when they pay for their student tuition if they want a plan or not.

12 I have attended UBC for 5 years and have been covered by their health care plan but found when I actually used the plan it barely covered any medical costs. If there were to be a student Health and Dental Plan I would like it to cover more of the medical costs but also be able to opt out if I have better coverage elsewhere.

13 I totally agree on getting Health and Dental Plan for students. I think it is great that you have the option of "opting out" in case of spouse's plan. Students need a good coverage Health especially Dental coverage the cost for dental care if you pay on your own is extremely high. Of course vision care is

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essential considering the daily stress on your eyes: reading, computer work etc. You may want to make sure that at least 80% of the cost should be assumed by the Insurance company.

14oral contraceptives are basically the main reason why I support a student Health plan, since 21 year olds cannot get free birth control pills at the youth clinics anymore as of September 2010. Even Langara college has student health plan that helps students pay less for oral contraceptives, why not Capilano?

15An option for JUST dental

16I think students have a different set of health needs then a typical employee in a company. Some of the "basic" coverage is not useful to students yet we pay for it regardless while "add-ons" which up the price are more useful. Why are eye exams, and dental checks not covered in the "basic" package.

17Plan should definitely include; dental, vision, chiropractor/ massage therapist benefits.

18send out another email before you finalise it and give students a chance to note on package A,B or C and the plan which is most favored should win.

19It would be useful to make glasses coverage where you have a significantly reduced price for one time on glasses coverage while at the university or have that price available twice for students who are in a four year program. Glasses are expensive but very important for students who need them and they are not a priority for students who can't afford them and who don't necessarily need to get new ones even though it could significantly enhance their vision.

20I think it isw good to have student health and dental plan because I would feel more secure and easy to access the health insurance.

21I really think this will create a better Capilano U.

22I attended two separate post secondary institutions before coming to Capilano University (one in Alberta and one in Nova Scotia). Both of these institutions had full coverage and I have actually never heard of a Canadian post secondary institution not having one. I worked full time for two years post grad and was covered through the company health plan. I was baffled when I arrived at Capilano and was told that I had ZERO coverage for health care!!!! I take prescription drugs daily and my monthly bill has been around \$250!!!! This will add up to a grand total of \$2000 (over the 8 months). This is an expenditure that I definitely did not plan for. For a student this is a large sum of money. Universities are supposed to stand for higher learning and an advancement in society and to be completely honest I am outraged by the lack of a plan. This is something I would definitely mention to any student considering enrollment at Capilano University. This is something I am very passionate about because there are many people who rely on things such as prescription drug. How the University never thought about this I would like to know!!!! What logical reason could there be? (saying the premiums is a cop out as every other University student in the country does not seem to mind). Best Regards, [REDACTED]

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23don't make it too expensive, but not too little since it may be stuff we won't use, but some care would be really nice! Make it an option for students since some people get medical

24Great idea. I recently looked into our coverage and was disappointed to see that we're one of the only schools that provides nothing.

25easy to claim, especially on line

26if you can make birth control 100% covered that would be awesome

27I feel that a student Health and Dental Plan are very important. While we are students, most of us have limited funds and costs are very high, especially with dental care. I would prefer to pay into a Dental plan and know I am covered, rather than having the risk of requiring health or dental attention and not being able to receive treatment.

28I think this is very important, and I'm very happy to see that you are considering implementing a Student Health & Dental Plan. I have attended 2 other large universities, and it was obligatory to sign up for their medical plans. I have thought it is a weak sign for Cap to not have one.

29Since Capilano has become a university, it would be expected to have health and dental plan. This is the first university that does not offer it that I have attended.

30I really hope this goes through! I won't be staying at Capilano for much longer as I am transferring next Fall but this was the biggest downfall of the university for me and I think it will bring more people to campus

. 31Guranteed opt out plan that allows people to not pay money for the coverage without the difficulties the U-pass already posses. I already waste 120/term at cap on a U-pass i dont use because i live in Squamish but attend North Van's campus, so I would like to not waste more money.

32Not sure right now

33there MUST be the option for it to be voluntary. the plan must be paid for by the student with the plan and not spread out to all the students like the upass is.

34I would like something that has a more flexible side on everything. For example, I'd like to have more options to choose from, like if someone wants to get the basic, they would be eligible to get it. someone else wants something else, they should be able to do it in their way too.

35The university is already becoming increasingly difficult to afford without any more extra costs being bundled into the tuition fees

. 36dont force people to pay things they dont want to. like the student union and cap courier fees. lets implement some freedom of choice.

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37having a plan that is reasonable is most likely the best way to go. 200 dollars a year is completely agreeable with my line of thinking.

38I think that this is a really important thing to offer students. Many students don't go to the dentist or the doctor as they can't afford it. It would be nice to be able to access these services

39I was actually very surprised that Cap U did not have a student Health and Dental Plan since almost all other university's have them. It will be a great help for students that are over the age of 25 since most health and dental plans stop providing support under parent's after they reach that age.

40Excellent idea!! My parents plan expires in a year and I will still be attending University

41I feel that a dental plan is important because it is vital to oral health to be able to visit the dentist annually without worrying about weather you can afford or not.

42Dental health is very important in everyone's life and it could prevent all the infections in everyone's body

43MENTAL HEALTH COVERAGE!!! There is absolutely nothing that helps people out with that and it's half of what should be covered. Money to see professional therapists and experts in the field. Perhaps a Mental Health coverage should also be considered?

44Make sure its affordable, and that we are able to opt out if its beyond our price range.

45I went to TRU for two years of university before transferring to Cap. I always thought Cap should have a medical and dental plan. The students who have plans can opt out, and the others can go to massage, chiro, dentist, and have prescription costs reduced to about 20% of full cost. I think it is about time that Cap has a plan. However, I won't be around to see the implementation of it as I am taking my last course.

46I am a full time student, working part-time, and unfortunately, my financial situation has kept me from getting dental checkups for the past 3 years. I would fully support a student plan in order to benefit from it. We are the only university without any health benefits, and I feel this is not right.

47It would be so great if we had this. It impacts my decision to enroll at Capilano in the future.

48I don't know much about health and dental plans... and I won't be here next year.

49This would be great because I work only part time I can not be part of the work medical plan

50Amazing plan, hope this is available asap!

51Let students choose if they would like to include vision coverage, don't make it mandatory.

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52 Maybe students could pick their plan based on their needs, for example I would need vision care because I already have glasses but maybe not everyone else needs to see an eye doctor every year for a new prescription.

53 I think it would be very good to have dental and vision insurance.

54 re question #19 - what I would be willing to pay would wholly depend on what it covered... how could that question be answered without that important info???

55 should hold open information meetings where students can come and here about some of the plans being tabled.

56 I think student health and dental plan is one of the most important needs for students. The Capilano Which is a university today should possess such a plan for students so they can take care of themselves.

57 I think as an institution that provides education to ALL ages having a benefits plan would finally support mature students who have taken a risk coming back to school. When I chose to go back to school my coverage from my full time job was terminated and my husband and I have not had coverage since.

58 I am feel free.

59 Make it accessible to ABE students as well!!!

60 Many students are already covered by their parent's plans or through their employment. It should be made very clear that these students can opt out upon proof. At other universities there is a deadline date upon which a student can opt out. First year students have a very difficult time figuring things out and they very often miss this date or are not aware of it and end up paying for coverage that they do not need. I would like to see Capilano U working in the best interest of the students and not the insurance company who want as many students as possible. It is possible to cancel coverage with insurance companies at ANY time and therefore, a deadline date to withdraw does not make sense to me. I think a plan is good for those students who need it but it needs to be very obvious that students are paying for this plan as part of their fees and that those who do not need the plan can opt out at any time. Yes it make more work for the university administration, however that is the cost of doing business and I am sure the univeristy can work with the insurance companies to recoup the costs (commission),

61 I think installling a student health and dental plan is highly beneficial for a majority of students.

62 This is a horrible idea. I don't want to raise the costs of going to school to support a student wide insurance plan. Why don't you use that building fund that we are paying towards but will never see any benefits from?

63 It would have to be affordable for students.

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64 Make sure that it's an option that can be selected and not an assumed additional cost that must be opted out of.

65 Please keep cost down. Student's are living off student loans and don't have expendable income.

66 it is important

67 N/A.

68 I'm not really sure how much is covered under the Squamish Nation for health and dental, but as for everything that is necessary, I am pretty well covered through my nation. but I think there are a lot of ppl that could use extra help

69 This would be valuable to students who are no longer covered under their parents/guardians and don't work for a place that covers some of these costs.

70 If letting people opt-out will raise the prices, then I think the whole thing is useless. \$200 is still very expensive for me, particularly if I have to pay it at the same time as tuition, but I don't use enough prescription drugs to make even \$50 worth it. I am interested in the dental plan and chiropractors, but it's unclear how that will work.

71 My kids are covered under the BC govt "Healthy Kids" program which pays for part of eyeglasses, and has so far covered all their dental. Their father will soon have coverage at work for them, but not for me since we are divorced. Dependents plan needs flexibility independent of the CapU student's coverage, so I don't have to pay for dental they don't need, but can still get it for myself.

72 done so already please have these practitioners on site, perhaps a rotating clinic?

73 would be willing to pay \$250 for coverage for myself +1 (common law)

74 Sexual health checkups with a registered practitioner Having this available on a plan would encourage young adults -those most at risk- to have annual checkups and recognise symptomless STDs before they become problematic

75 there are very few students who can take care of their health while cover high tuition fees. The fact that Capilano has no way in assisting students take care of themselves.

76 Different students might need different coverage. As for example : domestic students don't need travel emergency insurance, in contrast international students might use it.

77 Many students are in need of good, reputable health care plans that are reasonable and comprehensive enough to be worthwhile. I am very happy to see Capilano is considering this for their student body.

78 students should have a choice to opt in or out, unlike the mandatory u-pass program which forces students to take out loans to subsidise bc transit.

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79I only attend the Health and Dental Committee cuz [REDACTED] is HOTTTT!

80good luck

81Unsure

82Please consider the benefit of all students rather than a specific group. Personally I have been taking advantage of the u pass for years but I know many students who have to pay a lot of money for parking and the bus pass each semester. Thank you

83Question 10 of this survey is unclear

84It wouldn't be just fair to those student who never use insurance for any above coverage

. 85If there is a plan it shouldn't be up to students to OPT OUT, it should be up to students to JOIN IN.

86Encourage the student body to vote on what will be covered. That way we can all actually have a say instead of just making suggestions.

87I think this is a great idea and students really need this Dental plan.

88Please support student health and dental plan!

89Just please include it in the tuition.

90allowing monthly payments as opposed to having to pay for the full 12 months at once would be very helpful.

91I left question 19 blank as I have full coverage for our family and would therefore opt out. It is difficult when you don't need something to try to gauge how much you may pay for it!

92I think that an "opt-in" approach is more efficient and involves less paperwork than an "opt-out" one.

93It has to be affordable and people should have a choice whether they want it or not.

94Keep in mind, as mentioned previously, that this plan is being considered for STUDENTS. Many of us are already barely able to survive on student loans as it is. Comprehensive and complete coverage should be offered, at an affordable rate for a student who is getting ONLY student loans. It should also cover international students who pay nearly 4 times the tuition of local students. Many of these students come from families that are sacrificing everything they have just so their one child can get a good education and a chance to a better life. So not just local students, but *ALL* students. And it would benefit many if information was provided in multiple languages (as mentioned previously). Oh yes, and include physio/massage/chiro (at least 12 fully covered visits for EACH of the three) per year. Physical well-being is paramount in individual performance. Companies that offer those things in-house show a much higher rate of worker production and satisfaction. Capilano University is already a great school. Let's make it an amazing one. "Well, other schools offer..." is just an excuse. Let's offer what other

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schools DON'T. Thank you so much for considering these options and trying to decide on a plan. Of the many ideas you'll get, I hope you can find an acceptable medium!

95 More parties

96 It would be helpful if a student is already covered by their parents plan, such as I am, for dental and health, but that there is an option for those other sections such as vision, physiotherapy, chiropractor, and oral contraceptives and prescription medication. If it were possible to have a package that would enhance our current medical coverage it would be extremely beneficial and I would be willing to pay more for that coverage.

97 Students shouldn't be required to buy any even if they don't have any other coverage. It will seem like just another money grab.

98

99 So many people my age are taking medications that are regularly prescribed to them. Often these medications allow them to be successful in the family setting, relationships, and school. Having to choose between these necessary medications and being able to pay tuition is depressing choice students have to make. I think prescriptions are something that really needs to be covered for students.

100 I would be against it if it was rolled out as a MANDATORY charge when enrolling in classes such as the translink/transportation and bus pass fee that I currently have to pay but do not use. These MANDATORY services make taking classes even more unaffordable to the point that I stopped for some time as could only afford the base (tuition/books) and not all the extras. All of these additional 'options' are great but should be optional.

101 Can children and a spouse be included in the student's plan? Considering students are young, I think they might not be interested in drug prescription (contraceptives being an exception) but rather in dental programs.

102 Going to the dentist once a year to clean your teeth costs around \$80. Taking a prescription such as an antibiotic once a year costs \$30. The costs for the majority of healthy students wouldn't exceed this. Therefore, if it becomes mandatory for students to pay for health and dental through their University, the total cost should not exceed \$55 per semester.

103 Definitely should be optional...not like the u-pass, where you have to put effort into not getting one and getting your money back

104 This should definitely be an optional thing. Not mandatory like the UPASS. It is the only fair way. At the end we are students and can't afford to spend money we don't have if we are already covered.

105 This is more a comment on the last survey question: Having never had a medical or dental plan, the last question was not well enough defined. I have no idea what 'full coverage comparable to large

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companies" would be. Prescriptions would be covered 100% ? 80% ? How much of dental? I'm doubting it's 100% because that's insane, as in too good to be true and I'd pay the highest option for that.

106Ensure people can opt out.

107I have been a full time student at Cap. U. for the past two years, and am about to complete my program, not expecting to return to Cap. U. as a student. However, I would have greatly appreciated having a student medical/dental insurance rate to help with my expenses over the past two years. I think it is an absolutely necessary service that should be available to Cap. U. students, as it is at other Colleges/Universities in B.C.!

108I have been waiting for this day for 2 years, for someone to finally step up and get this program going.

109This is an extremely important feature that desperately needs to be implemented.

110informing student about such good plan.

111I believe the availability of a student health plan should be a priority at Capilano University and students should not be forced to sacrifice their health and well-being to obtain an education. I think that the students who need a health plan will be willing to pay because the benefits should far outweigh the cost. As those who don't need coverage will be able to opt out there is no excuse for ignoring the need of the rest of the student population. A plan of any sort will be preferable to no plan at all.

112to be affordable with descent coverage of the more expensive medical needs.

113Please get a Dental Plan coverage at Capilano!

114The provider must be chosen carefully. Comparisons between providers must be made and put up for student survey.

115There should be options to choose from. alot of students who are full time will not be able to afford very much unless it would be covered under a student loan option.

116dental is a big one

117A lot of plans do not cover birth control pills - I work in health care so it does but this would be very important to me if I quit my job to be a full time student.

118The sooner the better!! If there had been one at Cap when I enrolled I wouldn't have gotten a private plan.

119Make the plan attractive to students- most don't have health insurance but do not know how to get one, or cannot afford it. If it was properly advertised and the benefits were good, students would be interested.

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120no comment

121If students were able to choose different levels of coverage that they wanted, then there would be more people that would opt in to the program.

122Now that I am a full-time student, I no longer have benefits through an employee. I find that I can no longer afford the health and dental treatments that I need. I am surprised how many students here have no coverage and/or no idea if they have coverage.

123it should be chip for the international student.

124N/A

125none

126Dental plans that include more than the basics. I for example need Dental implants which cost thousands of dollars. So I now am missing teeth.

127I think it is great idea!

128Students who live alone and have limited ability to work based on school need medical coverage to the best monetary value based on the most common expenses. Oral contraceptives for girls is a key one to be supplied as men don't often have to pay for it.

129I'm quite interested and I would very much like one

130It would be nice if each individual person could decide what plan to have (question 19)

131I am already fully covered by my mom's health insurance, so as long as I could opt out of the coverage I fully support a student health and dental plan.

132FREE Birth Control prescription drugs for university students. Promotes safe sex and a confident form of birth control.

133Due to raising tuition fees, it is important (for me at least) to have minimal payments for this insurance

134We need it, the students who no longer live under their parents roof's need better options for overall health care. It makes a difference when choosing a university to attend as well, I know some students chose other post-secondary schools for this very reason.

135I would love to have a student medical plan that basically covers the general dental cleanings, eye checkups and prescriptions and medications.

136It is vital for universities to have a student health and especially, dental plan. UBC and SFU have it. Capilano will only become more competitive by having it.

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137It's important to offer costs that are affordable to students that are not working full time and have to pay for a room, food and other services, which is the case of many of them.

138You get for what you pay for, so even if the price is a bit costly for a health/dental plan, in the end it is worth it. Better then paying over \$300 for a one time dental check up, when you could get that anytime in a year plus more! I'm sure a lot of students would agree. I'm happy that someone finally decided to start a health and dental plan for students at CAP. That was actually the first thing I asked while applying for this school, every other school had it except Capilano. It was the only drawback that made me not want to enroll into this school. But happy to hear it's in the process now. I'm in my first year, so hopefully by my fourth year in my degree that it will be up and running! =) Thanks!

139How much I was willing to pay would really depend on what the health/dental plan included..

141Make it simple and uncomplicated.

142I hope Capilano gets a plan soon. This was a surprise to me because I thought I would be covered under a student plan. This caused an unexpected cost to my budget.

143As a university you should be offering this as other Universities do

144benefits for athletes has got to change at capilano. They have the most risk for injury and they get nothing at the school, unlike sfu and ubc who covers physio completely!

145get it started asap

146For the amount of money I am spending on tuition, benefits should be covered. As it stands right now, my student loan doesn't even cover my tuition.

147It's important that you do not make the insurance plan mandatory like other school services. It should be optional for students if they need it.

148I graduate at the end of December 2011. Would I be able to enroll in the Plan for the four months I'm in school and then opt out when I graduate?

149-

150Cheaper is better. Students are important members of society, and if a scholar is unable to pay for some sort of medical thing that happens, and they are then unable to go to school, possibly to work properly for a while to pay off debts, all this hinders a scholar's ability to learn, grow, and later provide for his/ her community. Important to give students coverage (especially parents who are out of work/ don't have a work plan!)

151I would just like to say thank you.

152My parents are not here so before I ask them, it's hard to tell that I answered all the questions correctly.

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153If the cost was done on a payment plan i think up to \$55 p/m is reasonable, we pay that JUST for MSP in BC

154It should be easy to opt out. Hopefully this won't be like the forced-to-purchase bus pass; as some of us have a car. I'm hoping this isn't a similar cash grab, and that the motive is for a better future for all.

155Health and Dental should be affordable for students.

156I think it should be for all students at Capilano not just for undergraduate students

157i have no idea with that

158dental is the most important

159It would allow students who already struggle to afford daily living costs to better take care of themselves and perhaps their families

160Most dental plans only pay for, or pay a portion of, basic dentistry. I would prefer a plan which covers everything (say to a max of \$10,000).

161i want this plan covers vaccination

162It would need to be optional. Although cheap, many might not even be able to afford the higher side or it could. Maybe offer option add-ons on top of existing coverage for areas that are not covered by employer/parent insurance (ex. vision care)

163I dont know if this is helpful but I havent been to the dentist in over 8 years because I have to pay for it and I'm scared. I have approximately 3000 of work to be done which I have to pay out of pocket (which I now know cuz one of my molars broke last week so I had no choice but to go to the dentist. Capilano needs a student dental/medical plan like the other universities have but students should have the option whether they are apart of it or not

164I think it is much needed for students to have a student health and dental plan. It is really hard for us students to pay for the health and dental plan. Especially with the dental which is so expensive. They really need to do something about it. I hope my survey will help and hopefully you guys can make this happen.

165Hope, this health plan starts very soon.

166Direct billing should be an option for all/most services. The challenge I've encountered as a patient has been not having the funds up-front to cover health costs or make health-related purchases.

167all health care, dental care should be free for all on this planet.

168Maybe have a list of what students need covered so they don't pay for things they don't.

169The option of a student health plan is a great idea.

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170I think it is very important to have an option for students to be enrolled in a health and dental plan through Capilano University. I myself am currently enrolled under my parents health plans but I know that if I wasn't, I would have essentially no extra coverage above basic health care with my current part time position. And, in addition, with my current pay, I would not be able to afford the costs associated with uncovered medical costs (especially dental, vision, and prescription costs). If I would not be able to afford such costs despite being greatly cared for by a parent, I can only imagine the struggle for those who support themselves while paying for everyday costs of living, as well as school and, in some cases, the costs of providing for another person.

171being healthy and having good teeth is the key thing to a quality education.

172I am going to no longer be on my parents health plan once i turn 25 in the following couple months. At the moment I am paying ridiculous amounts of money to fly me back to Alberta where the cost of health is cheaper. This is ridiculously expensive, as well I don't have the opportunity to visit my dentist / optometrist as often as I need to creating more of a problem. Soon this will not be an option and I will no longer be able to afford to take the measures to ensure healthy living.

173I can try helping to bridge this project to international student center, i.e. using this insurance rather than MSP :)

174You can lower your range a little bit more because it is still quite expensive to pay for a student enrolled in Capilano. You have to consider especially those who are in full-time studies and have no jobs.

175With the First Nations maybe you could offer extended health/Dental/Vision insurance. What NIHB does not cover.

176I believe a student health would be beneficial for the student body, however I have coverage already and would opt out.

177I would use the plan for general dental cleaning, and generic perscription Birth Control pills and travellers insurance

178as a student, it is important for us to maintain a healthy lifestyle... having access to a health and dental plan gives me the security of knowing that if something happens and I need assistance, it's there to help not bury me with bills. it needs to be cost effective, most of all as most students who need the coverage are paying for their own education and are already stretched to the limit, myself included

179we need coverage.

180none

181I would love to see a student Health and Dental plan implemented. Many students can't afford to go to the clinic when they are sick because they don't have enough money. I don't know if it's possible, but it would be great if student's could individually choose what plan works the best for them.

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182I think it is a great idea

183I already pay fees for a useless transit pass that I get no utility out of whatsoever, plus paying for all the transit via property and gas taxes. Why do universities think they have this role to play in the universe? How about you concentrate on actually running classes and delivering what you are mandated to deliver?