

GSA Council Budget Meeting – February 20th 2019

Tilley Hall 302 @ 5:30pm

Agenda

1. Call to order
2. Call for Quorum
3. Wolastoq Acknowledgement – *The Graduate Student Association at the University of New Brunswick recognizes and honours the Wolastoq Nation and their unceded territories where we have gathered today.*
4. Adoption of the Agenda
5. Budget Related New Business
 - a. GSA / City of Fredericton Bus Pass Renewal
 - b. GSA Health and Dental Insurance Renewal
 - c. GSA Operating Budget 2019-20
6. Announcements
7. Adjournment

1. Call to order at 5:37pm
2. Quorum
3. Acknowledgement read
4. Agenda is adopted (Three announcements requested for item #6: UGSW, VP Academic and Education)
5. Budget Related Business
 - a. GSA / City of Fredericton Bus Pass Renewal
 - i. **VP External** making a presentation about the proposed contract from the City. New contract would be for 3 years (2019-20 \$148; 2020-21 \$155; 2021-22 \$162). The City of Fredericton recently conducted a strategic plan for improving its transit service moving forward. The City Council recently adopted that plan and are beginning to deal with the implementation details. The cost of the GSA UPass has not increased in 7 years. It has been \$148.00 for 2 full contracts and a 1-year extension (while the strategic plan was being developed). The GSA is working with the City to implement an app-based system for this coming year to replace the card-based system currently in use. The current provider options are ISIC and Hot Spot. The GSA Executive will bring the app proposal to the Council at a future meeting for approval. If we go to an app-based system, students who do not have access to a smart phone will still be able to request a physical pass.
 1. **Chair: The motion is moved by the VP External and Seconded by the President. Motion is up for Debate**
 - ii. **Electrical Engineering:** If Hot Spot or ISIC is implemented is that included in the proposed fee? Our cost wouldn't rise because of the system chosen? **VP**

External: correct. The cost would stay the same regardless of what system is chosen.

- iii. **Kinesiology:** Do we have any knowledge of how many people are using the bus pass? Additionally, some Kinesiology students have asked why there was not a question on the survey asking if we wanted to have a bus pass? **VP Finance:** We know how many graduate students pick up the bus pass, and that is the majority of eligible graduate students. But this doesn't tell us about usage. We did conduct a survey with graduate students last year about the bus pass. From that we know that 65% of students said that they would use the pass more if the service improved. The City is now focused on renewal. **VP External:** The main point of getting an app-based system would that it would answer these questions for us. It doesn't help us now, but for the next contract and for improvements within the contract, it will help us moving forward.
- iv. **Business Administration:** Why does the pass cost less for STU students? **VP External:** The STU pass is only active for 8 months of the year (September-end of April). Our pass goes all year to better reflect the needs of our members.
- v. **Psychology:** Just to clarify, the new systems that will be proposed will allow us to view the data of how many graduate students are using the pass and how often. **VP External:** Yes, that is the biggest factor in getting these systems in place.
- vi. **Electrical Engineering:** Does the app system require a data/internet connection? **VP External:** Only for the first time you are downloading the app and registering your account. After that, it only needs a connection if there is an update like other apps.
- vii. **Education:** Just confirm, there would still be an option for a physical card if a student doesn't own a smart phone. **VP External:** Yes.
- viii. **Interdisciplinary:** If we do not adopt the Hot Spot system, will the City still invest in stuff for better data tracking? **VP External:** Yes, the City said one other option they're looking at, for various reasons, is cameras. They believe that will help them with data on their end as well.
- ix. **Chair:** Seeing no other debate, I will call the question.
 - 1. **Motion passes; Kinesiology and Business Administration voting against.**

b. GSA Health and Dental Insurance Renewal

- i. **VP External:** The GSA Executive met recently with our insurance company to go over the usage of the plan to prepare for next year. The good news is that Graduate students are using the coverage, which means that we have built a plan that reflects the needs of our members. The bad news is that that means that either the premiums have to go up or the service has to be reduced. It also means that our members are more aware of the plan and its coverage. This is a testament to Council's consultation and engagement with its members. Our loss ratio (the amount of premiums paid versus the amount of coverage paid out) should be 92% or less for the plan to be considered healthy. We have to submit our fee structure to UNB by March so we only have one semester of data on

which base this. With the usage trends from other years and the increases in usage so far this year, we can project that our loss ratio over the entire year will be Health 124% and Dental 100%. Which basically means the insurance company loses money this year. All prescription category claims have increased this year. Dental claims have also increased, especially the basic services that are covered the most, scaling and exams. If we keep the plan the exact same going into next year it will increase, for the combined Health and Dental, by about 13%.

1. **The Motion is moved by the VP External and seconded by the VP Academic. The motion is up for debate.**

- ii. **Psychology:** Just to confirm, it's if we keep everything exactly the same as this year?
- iii. **VP External:** Yes, the plan would be the same.
- iv. **Sociology:** Also to confirm, the initial data that we received is for only one semester?
- v. **VP External:** Yes. Unfortunately because of when we need to submit the fees we only have one complete semester to use for data purposes. But this is always the case. We use the trends from that semester and past years to predict what the plan situation would look like if it was the whole year.
- vi. **VP Finance:** There is also the Rate Stabilization Fund that Council decided should be a part of the plan again. It's important, because the Fund can only be used to offset the plan increases in a given year so that students do not have to be affected by decreasing services. A previous Executive committee decided that they didn't like the idea of the fund, so they abolished it. With these numbers, the fund would make the total cost around 600-605.
- vii. **Interdisciplinary:** If the usage numbers change by the end of the year are we able to account for that?
- viii. **VP Finance:** We would adjust with the insurance company and then bring it to Council to decide what to do? Any money above the cost would have to be used for Health and Dental insurance purposes, it could go to the rate stabilization fund or go towards increasing services. But it come before this Council to make the final decision. We can't adjust the rates at that point because they are finalized through UNB's budget process.
- ix. **Biology:** To be clear, the numbers we initially looked it are just for the Fall semester? Could we be in a situation where the usage falls?
- x. **VP External:** That could be a possibility, but when we use the previous year trends to project the data it shows an increase through the whole year.
- xi. **Chair:** The Executive have requested options from the insurance company on how to mitigate the increase without disrupting the service level too much. They received the final set of options earlier this afternoon. We should proceed to showing those options.
- xii. **Sociology:** Obstructive masks are covered but only 1 per year, this is below the recommended frequency replacement for hygienic reasons.
- xiii. **VP External:** We will look into this.

- xiv. **VP External:** The option which the Executive is recommending is to move to a Tier-based drug category system. There will be two tiers. Tier 1 will be covered under the current structure, Tier 2 would be at a reduced coverage. We had sent out information on these Tiers after January's Council meeting.
- xv. **Psychology:** What determines Tier 1 and Tier 2?
- xvi. **VP External:** The insurance company determines the tiers and what drugs fit into them. We could change this but it would mean an increase in cost. I would assume Tier 2 would be higher cost, less used drugs. But we can definitely request more information for you to share with your members if we decide to go forward.
- xvii. **VP External:** The GSA Executive is recommending that we move forward with the Tier based prescription plan. The tiers would also be based on the preferred network pharmacy system that we currently have. This take about \$10-15 off of the increase. Everything else would stay the same. The other options we were presented with are removing Gardasil as an eligible prescription (3% reduction on the increase), moving minor dental work (extractions, etc.) down to 50% coverage (2% reduction), and implementing a lag on the dental fee guide for one year (1.5% reduction). The Executive is not recommending these options because we feel that students are using the coverage in these areas and it would be unfair to take away the coverage.
- xviii. **Education:** The tier based system could negatively impact students who do not live in Fredericton and cannot use the Campus Pharmacy.
- xix. **VP External:** Students who do not live in Fredericton can use the Direct 2U service. Initially, it takes a little more work on the student's part, but it ends up being more coverage for them. However, the insurance company has communicated to us that they can work on a case by case basis with these students and the GSA to make sure that no one is considerably impacted by this.
- xx. **Education:** So we should send any of our members we know with these situations to contact the GSA office?
- xxi. **VP External:** Yes, please.
- xxii. **Business Administration:** Have we considered other plans? Like the Undergraduate plan?
- xxiii. **VP External:** Our coverage is much different than the undergraduate plan. The plan has been built over time to more accurately reflect the needs of Graduate students. We have an older population, who are likely to travel more for their research, a lot of them have families, etc.
- xxiv. **Business Administration:** Can we look at different providers?
- xxv. **VP External:** We are under contract with Student VIP for another 2 years as per the contract that Council approved last year. Student VIP looks for the best provider for our plan. Currently, they believe that is Blue Cross. Previously they have worked with other providers.
- xxvi. **Chair:** Because we need to get through this discussion tonight, and we currently have a contract, I would urge that we move forward with the discussion on the

specifics on the plan. I would ask Business Administration to detail their reasoning against Blue Cross and we can discuss at a different meeting.

- xxvii. **Business Administration:** We will.
- xxviii. **Sociology:** I would like to support the GSA recommendation that we leave Gardasil alone. That affects a lot of our membership who are outside of the age range that the government provides the vaccine to for free. They are negatively affected, but they only will need it once.
- xxix. **Education:** We would also like to voice our support for that recommendation.
- xxx. **Biology:** We're discussing the difference between approximately a \$50 increase or a \$60 increase?
- xxxi. **VP External:** Basically, yes. As per the Executive's recommendation.
- xxxii. **Chair:** We can discuss other options, it would just require amending the recommendation or voting against it, and introducing a new recommendation. It's the Council's decision.
- xxxiii. **Sociology:** What happens if the numbers change before the end of the year?
- xxxiv. **VP External:** Basically the number voted on here tonight is a maximum. As I said earlier, if it turns out the voted on plan costs less, then we would come back to Council to decide where to put the other money. The only stipulation is that the CRA requires us to spend it on Health and Dental insurance initiatives. But as I said, that would be for you decide. My recommendation would be to increase the plan coverage this coming year because then it would benefit the students who are actually paying the increase. But ultimately it would be Council's decision.
- xxxv. **Interdisciplinary:** We would like to amend the motion on the floor.
- xxxvi. **Chair:** What would your amendment be?
- xxxvii. **Interdisciplinary:** To amend the Executive's recommendation to just vote in the same plan as the current year with the increased cost. Students are using the plan, if it costs more that is just a reality. To try and save that extra \$10.00 would probably mean a lot of students are losing more dollars in coverage than they are saving on the fee.
- xxxviii. **Electrical Engineering:** We would like to second that motion.
- xxxix. **Chair:** There is amendment on the floor moved by Interdisciplinary and seconded by Electrical Engineering. The amendment is to change the Executive's recommendation from the tier-based prescription plan to the same plan coverage we currently have, with Sleep Apnea masks, accepting the increased cost.
 - 1. **Amendment to the motion passed unanimously.**
- xl. **Chair:** Going forward the motion discussion will be on the amended motion.
- xli. **Education:** Some of our members have dealt with serious medical issues while in Grad school. Personally, I was glad to have paid into a plan that covered me as much as our plan does.
- xlii. **Chair:** I'm seeing no more debate, do we want to move the vote. Remember, we are voting on the motion as amended. The Council would be voting to approve

the same plan coverage as this current year, with the increase in cost including the Rate Stabilization Fund.

1. **Motion passes unanimously.**

- xliii. **Chair:** I would like the Council in joining me to thank Khaleel, our VP External. He did a tremendous amount of work getting ready for today's meeting. It is not often that you have to deal with a bus pass renewal and a significant Health and Dental increase in the same meeting. But he put in a lot of work and he should be recognized for that. I would also like to thank the Council for proper and meaningful debate.

c. WCB Operating Budget 2019-20

- i. **VP Finance: presents the budget.**

ii. **Sociology:** Is there an option in this budget to consider paying the bar staff more than minimum wage?

iii. **VP Finance:** this practice reflects the industry standard.

1. **Motion moved by the VP Finance, seconded by the VP Academic. The motion is up for debate. Motion passes unanimously.**

d. GSA Operating Budget 2019-20

i. **VP Finance:** The GSA Executive is recommending a \$6 increase to the GSA membership fees for the upcoming budget. There are several reasons for this increase: an increase in CPP rates, an increase in WorkSafe NB rates, and an increase in CFS rates. This also includes many things that Council approved over the last year: new contract extensions for the two staff members, an increase in the GSA events budget to try and reach more students, and a donation line item to help some campus groups that could benefit Graduate student life at UNB. Of course this also includes the ordinary rising costs from year to year.

ii. **Sociology:** Where is the GSA nest egg?

iii. **VP Finance:** GIC from the self-funded model. Also, into the building fund, wording to be changed to organizational fund. Over the next 7 years we ideally hope to have \$500,000 by 2022.

iv. **VP Finance:** A deficit budget is being presented, this can be explained by the event that every line item listed would be maximized, not likely to happen. Does this ever happen, no. The proposed deficit is \$1790.00.

v. **Sociology:** What about the luncheon for the Grad Admins – how many in attendance? Is it worth the value?

vi. **VP Finance;** there are 62 grad admins and they play a vital role in helping to disseminate information directly to our student body.

1. **Motion moved by the VP Finance, seconded by the VP Societies and Events. The motion is up for debate.**

vii. **VP Finance:** It is important to note that some of the bigger items that the GSA usually spends on, such as the Orientation Week and the Graduate Research Conference did not get normal increases this year. The Executive thought because fees were going up that we should try and keep the same budget for those events in order to offset the costs. We will also look for more donations for those events to help cover more of the costs.

- viii. **Interdisciplinary:** Do we really need to be in the CFS? Not trying to be controversial, but I was at a University before that left the CFS and there wasn't much of a change. So we may be able to find savings there going forward.
- ix. **VP External:** We get a lot of networking from them, where we get to see what other GSAs are doing across the country. We get a lot of services through them like ISIC and UFile among others. They currently provide us with the system that produces our bus pass cards. But we can definitely bring a presentation to Council on what we receive for what we pay for. We should be able to do that for a meeting in the Spring.
- x. **Interdisciplinary:** That would be great. We can have an informed debate and perhaps see that there is more we could be receiving in support from them.
- xi. **Sociology:** The CFS has been very helpful in movements benefitting Graduate students, 10hrs./week versus average, we could look to the CFS for National Movement support. We have seen that with the UGSW here on campus. They provide a lot of knowledge and experience in advocating for issues of concern to Graduate students.
- xii. **Chair:** I will please ask the Executive to bring forth a presentation on CFS at one of the upcoming two meetings before the end of the semester.
- xiii. **Chair:** Seeing no further debate on the operating budget, I will call for the vote.
 - 1. **Motion passes unanimously.**
- xiv. **Chair:** I would like you all to join me in thanking Bipin for all the hard work he put into this budget.

Chair: Great job tonight, we have covered all proposed agenda items and had great discussion. I am putting it forward to the floor proposing that if council is satisfied with this result, we do not need to have another meeting, as scheduled, next week. We would meet instead on March 21st.

 - 1. **Motion moved by Sociology, seconded by Interdisciplinary. The motion passes unanimously.**

6. Announcements

- a. **Amy, Representing UGSW:** If you received a business card from me at the beginning of this meeting that means that the UGSW currently has no listed Steward from your GAU. Everyone who received a card is invited to attend a Stewards meeting on Thursday February 28th. The meeting location is on the card. Thank you.
- b. **VP Academic:** The School of Graduate Studies is looking for volunteers to sit on two committees that have been struck. The first is the Duty to Accommodate committee. We sent information out recently about this. We have one person who is interested so far. If anyone knows of anyone else who may be interested, please get in contact with us this week. The second committee is the search committee for a new Associate Dean of SGS, and we will send the information out about this committee shortly. But please ask your members if they are interested.
- c. **Education:** We have started planning this year's Atlantic Education Graduate Student conference. We look for Graduate students to participate from all disciplines. So if you know someone who may be interested please send them our way. We will send an email to Krista to send out to all the Graduate students before the end of this week.

7. Adjournment

- a. **Chair: Seeing no further business or announcements, I will call for a motion to adjourn. Moved by Biology, Seconded by Chemical Engineering. Adjourned at 7:05pm. Thank you.**