



# The Graduate Student Society at Simon Fraser University

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Wednesday, November 26, 2014

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Dear **President Andrew Petter** and Organizer of the **TSSU**;

Re: guard.me international health insurance

The Graduate Student Society (GSS) at SFU recently tasked [studentcare.net/works](http://studentcare.net/works) with conducting a survey of GSS members in order to obtain information and feedback about our GSS extended benefit plan in particular, but also, about our organization and the experience of graduate students at SFU more generally. We did so to better assist our GSS Executive in determining the level of graduate student satisfaction with our extended benefit plan and to direct our efforts in the coming year.

The survey was conducted from 29 October to 21 November 2014 by telephone interviews, each lasting approximately 10-12 minutes. A random sample of approximately 2800 names was generated by SFU Student Services and provided to [studentcare.net/works](http://studentcare.net/works) as a list of graduate students eligible for our extended benefit plan. The sample included graduate students who are enrolled in the plan as well as those who have opted out of the plan by providing proof of an alternate coverage. We were anticipating a sample of 300 graduate students, but some 419 participated. This gave us a margin of error of +/- 4.6% against the Fall 2014 graduate student population of 4403. This is an acceptable margin of error as the objective of the survey is to observe general trends and to look for potential areas of concern. In either case, even the most extreme deviation possible (within +/- 4.6%) will not alter the conclusion that would be derived from the data. For example, the difference between whether 90.5% or the actual of 95.1% of respondents think that the GSS should continue to provide extended benefits would not alter the conclusion that there is a high level of importance of the plan among graduate students at SFU.

Of those who participated in the survey, 138 were international graduate students (93 skipped this question). While we were surprised by this disproportionately high response rate (the Fall 2014 IRP reports

1233 or 28% of our graduate student body are international registrants), we wanted to draw your attention to the results around MSP and Guard.Me as they confirm that 62.4% (or, 78/125) of the international graduate students surveyed are receiving overlapping primary medical coverage unnecessarily. Furthermore, only 12.3% (or, 17/138) of them have made a claim to Guard.Me and been reimbursed; two respondents have a claim pending. We take this to indicate, on the one hand, that our international graduate students are not well-informed of their medical coverage and related processes; and that few of them are finding Guard.Me valuable, perhaps more importantly on the other.

We understand that the TSSU has filed a grievance with Simon Fraser University and will go to an arbitration hearing this first week of December 2014 to address the exorbitant cost of the Guard.Me program. We believe that the results of our survey are integral to such a discussion and have attached the four pertinent graphs to this letter for details. We would be happy to share a copy of the full report on request.

Please feel free to contact the GSS office at 778-782-3899 or by email, if/as required.

Sincerely,



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Graduate Services Coordinator

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## APPENDIX.

### Questions 26 through 29 of the GSS Graduate Benefit Plan Survey Report, November 2014

Please note that only those who responded “yes” to question 26 (are you an international student?) were prompted to questions 27 and then 29. Question 28 was only asked of the 125 international students who were covered under MSP.

#### Q26 Are you an international student?

Answered: 327 Skipped: 93

Answer Choices	Responses	
Yes	42.2%	138
No	57.8%	189
Decline to answer	0.0%	0
<b>Total</b>		<b>327</b>

#### Q27 Have you applied for MSP?

Answered: 138 Skipped: 282

Answer Choices	Responses	
Yes, I am currently covered by MSP	90.6%	125
Yes, I applied but am not yet covered	3.6%	5
No, I haven't applied yet	5.8%	8
Not sure	0.0%	0
<b>Total</b>		<b>138</b>

#### Q28 Have you opted out of Guard.Me?

Answered: 125 Skipped: 295

Answer Choices	Responses	
Yes	62.4%	78
No	28.0%	35
Not sure	9.6%	12
<b>Total</b>		<b>125</b>

**Q29 Have you ever used the Guard.Me Plan, for example if you made a claim and been reimbursed, such as for a visit to a doctor or hospital?**

Answered: 138 Skipped: 282

Answer Choices	Responses
Yes, I made a claim and was reimbursed	12.3% 17
Yes, I made a claim but it's still pending	1.4% 2
No	86.2% 119
<b>Total</b>	<b>138</b>