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<b>Type:</b>	Financial	<b>Created:</b>	July 2002
<b>Adopted by:</b>	Board of Directors	<b>Last Amended:</b>	June 2015
<b>Executive Responsibility:</b>	Director of Internal Relations	<b>Procedure:</b>	None

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**PREAMBLE:**

The Students' Union has a responsibility to provide direct financial assistance to members through a variety of programs aimed at ensuring that all members with demonstrable financial need have access to assistance. The University's Coordinator of Financial Aid and Awards shall administer financial assistance services through the University's Financial Aid and Awards Office.

This policy, along with the attached procedure, shall outline each services and the manner in which it is to be administered.

**STATEMENT:**

**1. Ministry Matching Emergency Aid Program**

The BC government annually provides \$5,000 in funding for emergency aid for students provided that those funds are matched by the Students' Union. Accordingly, the Students' Union will provide \$5,000 per year in direct funding to the program. The total fund of \$10,000 shall be awarded as bursaries in a number and amount to be determined by the Coordinator of Financial Aid and Awards, provided that each bursary not be less than \$250 and not be more than \$1,000. This program shall be limited to members who are domestic students.

**2. Students' Union Endowment Fund**

The Students' Union shall maintain an endowment fund with the University's Foundation and the principle from the fund shall be used to provide annual awards of \$500. The number of awards shall be determined by the amount of principle available for distribution. Awards shall be provided based on minimal academic achievement, financial need and campus/community involvement. Contributions to the principle of the fund shall be made at the Board's discretion.

**3. Health and Dental Bursaries**

The Students' Union will provide an annual allocation of \$3,000 from the Health and Dental Fund to provide bursaries to members who, due to financial difficulty, cannot

afford the cost of their Students' Union Health and Dental Plan premium. The funds shall be distributed by the Coordinator of Financial Aid and Awards in such denominations as she deems appropriate, up to and including the entire cost of a premium for one year. Unused funds shall be transferred to the Students' Union Endowment as a contribution to principle at the end of each fiscal year. This program shall be limited to members who are domestic students.

**4. Students' Union Voucher Program**

The Students' Union shall operate a Voucher Program that provides gift certificates to members in financial need who are unable to qualify, or have exhausted, other forms of financial aid. No member shall receive more than \$200 in gift certificates in any one academic year and lifetime disbursements of gift certificates shall be capped at \$600. Additional gift certificates may be disbursed in special circumstances at the discretion of the Coordinator of Financial Aid and Awards. The annual allocation for the program shall not be less than \$8,000, which shall be used to service members on all campuses. Unused gift certificates shall be rolled over at the end of each fiscal year. This program shall be limited to members who are domestic students.

**5. International Grant Program**

The Students' Union shall annually provide a fund of not less than \$2000 to assist international students who experience financial difficulty while at Vancouver Island University. The funds shall be distributed in a manner agreed upon in cooperation with the Faculty of International Education. The Faculty of International Education shall administer the Program and unused funds shall be transferred to the Students' Union Endowment as a contribution to principle at the end of each fiscal year. The International Grant Program shall be limited to members who are international Students.

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<b>Type:</b>	Service	<b>Created:</b>	August 2010
<b>Adopted by:</b>	Board of Directors	<b>Last Amended:</b>	
<b>Executive Responsibility:</b>	Director of Services	<b>Procedure:</b>	30.03-01

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**PREAMBLE:**

The Students' Union shall provide an annual fund to support student academic work by granting funds for students to present their scholarly learning at conferences, workshops and colloquia. Funds shall be awarded based on academic achievement, pedagogical benefit and financial need.

**STATEMENT:**

**1. Delivery of the Service**

An annual allocation of not less than \$3,000 shall be made to the Jessica Wilde Conference Participation Fund service. The funds shall be awarded to students by the VIU Student Travel and Research (STAR) Committee, which shall include one Students' Union member appointed by the Board of Directors. Annually, the STAR Committee shall provide a report to the Board of Directors on the distribution of funds to students.

**2. Criteria for Distribution of Funds**

The criteria for distribution of funds shall be as per procedure 30.03-01.

**3. Unused Funds**

Undistributed funds remaining at the end of the fiscal year shall be transferred to the Jessica Wilde Fund Endowment account held by the VIU Foundation.



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<b>Type:</b>	Service	<b>Created:</b>	February 2013
<b>Adopted by:</b>	Board of Directors	<b>Last Amended:</b>	
<b>Responsibility:</b>	Executive Director	<b>Procedure:</b>	

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**PREAMBLE:**

To date Vancouver Island University does not have an ombudsperson service to assist students with appeals, disputes and conflict resolution on matters relating to student rights and fairness. The Students' Union will support a student advocacy service to assist members, while also working with VIU to launch a proper ombuds office for the institution.

**STATEMENT:**

**1. Purpose Statement**

The Student Advocate shall assist members in addressing fairness issues, resolving disputes and filing appeals within the structures of Vancouver Island University, and shall work to ensure that in dealing with student appeals and complaints, Vancouver Island University is applying the principles of natural justice and procedural fairness to its processes and structures.

**2. Services Provided**

The Student Advocate will:

- Listen to student concerns and assess the situation presented;
- Provide information on university policies and procedures, as well as related student rights and responsibilities;
- Assist students in gathering information about their case;
- Discuss possible courses of action;
- Offer coaching and help students prepare for conversations with supervisors, instructors or administrators, or to prepare for formal hearings;
- Participate in meetings between students and university officials as a witness; and,
- Refer students to service departments, or external agencies, for assistance and/or advice.

The Student Advocate will not:

- Offer counseling; or
- Representing students to the university.

### **3. Service Usage and Access**

This service shall be open to all current Students' Union members. When resources allow, both former members and prospective students may also access the Student Advocate.

### **4. Operating Principles**

The following operating principles shall be applied by the Student Advocate service:

- **Confidentiality** – the Students' Union will maintain the confidentiality of information provided to the Student Advocate unless directed otherwise by the student providing the information. This confidentiality is enables students to discuss matters with the Student Advocate and receive advice without taking action. Confidentiality will be deemed void if a student makes comments about doing harm to themselves or others, or if a student speaks to the Student Advocate about a criminal act. The Student Advocate is neither a lawyer nor medical professional, and there is no legal privilege attached to communications between students and the Student Advocate
- **Independence** – The Students' Union operates independently from Vancouver Island University and is responsible to VIU students who are Students' Union members.

### **5. Reporting**

The Student Advocate will maintain records on assistance provided and annually produce a report on the service.

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<b>Type:</b>	Operational	<b>Created:</b>	October 2011
<b>Adopted by:</b>	Board of Directors	<b>Last Amended:</b>	June 2015
<b>Executive Responsibility:</b>	Director of Services	<b>Procedure:</b>	

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**PREAMBLE:**

Throughout the 1980s and 1990s extended health and dental plans for students became commonplace at Canadian universities and colleges, and as a result of significant support from members, the Students' Union held a vote on such a plan in 2007. The referendum to adopt a mandatory health and dental group benefit plan was overwhelmingly supported and the service began September 2007.

**STATEMENT:**

**1. HEALTH AND DENTAL PLAN PRINCIPLES**

**Value:** The Students' Union shall work in coalition with other Students' Unions through the Federation's health and dental purchasing consortium, National Student Health Network, and, where possible, bulk purchase broker and other insurance services. The Students' Union shall, where possible and efficient, use non-profit or low-margin brokers and carriers to provide health and dental service.

**Accessibility:** The Students' Union shall apply the plan in such a way as to provide access to those students whose main occupation is their studies at Vancouver Island University, and shall not apply the plan in such a way to limit participation based on arbitrary definitions of full- and part-time as may be applied by the BC government of departments of the University. Further, the Students' Union shall not apply the plan to part-time, distance/online or other students who are commonly pursuing studies on a less than full-time or short-term basis.

**Affordability:** Effort shall be made to maximize plan benefits and keep cost inflation to a minimum. A fund shall be made available through the University's Financial Aid Office for the sole purpose of providing financial assistance to those who cannot afford the cost of the Plan.

**Transparency:** Regulations shall be fairly applied to all those who seek to opt out or in, notwithstanding that individual situations may differ greatly and that exceptions may be made for compassionate reasons and in extra-ordinary circumstances.

**Democracy:** The Plan shall not be provided to any group of students unless a duly constituted vote has been conducted by the Students' Union, and more than 55% of participants vote in favour of said group participating in the Plan.

## 2. PLAN COVERAGE

Notwithstanding that specific coverage terms and levels may change from year-to-year, the Health and Dental Plan shall cover the following types of services:

- Prescription drugs;
- Paramedical services: physiotherapist, speech pathologist, massage therapist, chiropractor, naturopath, and psychologist;
- Dental accident costs;
- Medical equipment/appliances;
- Accident or sickness related tutorial costs;
- Ambulance costs;
- Semi-private hospital rooms;
- Out of province/travel emergency services;
- Accidental death and dismemberment insurance; and
- Dental care.

A full listing of the Plan benefits shall be maintained on the Students' Union's website.

## 3. PLAN APPLICATION

Based on the referendum held in April 2007 and the subsequent negotiation with the University, the Plan shall be applied to Students' Union members on the Nanaimo campus who are:

- Certificate, diploma and/or undergraduate university program students enrolled in 9 or more credits in the fall or spring semester;
- Graduate students enrolled in a full-time program, or enrolled in 9 or more credits per semester; and,
- Trades and vocational students enrolled in a full-time program longer than seven (7) months (215 days) in length.

Additionally, to be enrolled in the Health and Dental Plan, members must:

- Reside in Canada;
- Be covered by the Medical Services Plan of BC or an equivalent program;
- Be between 17 and 70 years of age; and
- Have paid the Health and Dental Plan fee in full.

The Plan shall be applied to students beginning on the first day of the month in which



their courses/program commences; for those courses/programs commencing after the 20<sup>th</sup> day of the month, the Plan shall be applied beginning the first day of the following month. The course enrolment patterns and processes may result in some programs being exempt from the Plan.

### **3.1 Changes to Plan Application**

The Board of Directors may amend the application of the Health and Dental Plan provided that such changes are consistent with the scope and direction provided by the referendum held in April of 2007. Expansion of the Health and Dental Plan to additional campuses and programs requires a referendum of members at those campuses or in those programs with not less than 55% of those voting in support of the program expansion.

### **3.2 Enrolments and Black Out Period**

Students will be enrolled in the Plan on or about the 45<sup>th</sup> day following their first day of classes for their program. The period between the date of application of the plan and the date of enrolment shall be known as the black out period. During the black out period students are covered by the Plan but pay-direct and other Plan services are not enabled due to ongoing opt-out and opt-in processes.

## **4. OPTING OUT**

### **4.1 Eligibility to Opt Out**

Only those students with existing, equivalent extended health and dental plans are able to opt out of the Students' Union Health and Dental Plan. The BC Medical Services Plan (MSP) and other basic provincial health insurance are not extended health and dental plans and therefore do not qualify as equivalent coverage. Emergency travel insurance, commonly sold to international students in place of MSP coverage, is not considered equivalent to the Students' Union's plan. Coverage provided to First Nations students holding "Status" shall be considered equivalent for the purposes of enabling opt-outs.

It is the choice of those eligible to opt out to retain the Students' Union's coverage and maintain dual coverage. However, once a student has opted out, they may not re-enter the plan unless the coverage they quoted to opt out has been lost.

### **4.2 Opting Out During the Opt Out Period**

The Opt-Out Period begins when the Health and Dental Plan fee is applied to a student account, and ends per the following deadlines:

- Students starting September semester: October 1;
- Students starting January semester: February 1;
- Students starting at any other time of the year: 30 days from the program start date.

### **Online Opt-Outs**

On or before the 15<sup>th</sup> day of the month preceding the beginning of the fall and spring semesters, the online opt-out site will be activated. Data collected via the online opt-out system will be verified by the insurance provider for equivalency of coverage and emailed to the Students' Union, where it will be passed on to the University for updating of the University's database. Data collected via the online opt-out system will be processed on the first day of the month classes commence and every week thereafter until the end of the opt-out period.

### **On Paper**

Those whose program start dates do not conform to the semester start dates, as well as those students carrying non-standard insurance and/or government sponsored insurance (First Nations students, students with a disability, students on government sponsored assistance) will not be able to use the web-based system, and must opt out using a paper form. Once a paper form has been completed in full and assessed by a plan administrator, the opt-out will be processed in the University's database.

This method of opting out also applies to those who fail to meet the opt-out deadline.

### **4.3 Assessment of Opt-Outs**

Before each opt-out can be accepted, a plan administrator reviews the data to ensure that the information is complete and that an applicant's coverage qualifies as equivalent. If the information contained on a form is found to be inaccurate or incomplete, the applicant will be contacted to correct the information. If listed coverage is assessed as not meeting the standard of equivalency, the opt-out will not be processed. In some cases, the Students' Union may require additional data, or written proof of equivalent coverage.

### **4.4 Late Opt Out Regulations and Non-payment Penalties**

The method for consideration of late opt-outs and the applications of penalties conforms to the following process and timelines:

#### ***Grace Period*** - 1 to 14 Days Following the Opt-Out Period Deadline

Those students who neither qualify for opt out, nor pay the health and dental fee by the deadline for their program are subject to the freezing of their enrolment status and being locked out of their online account by the University. During this 14-day period, students may still opt out, but must do so in person using the paper form. During the Grace Period, assessment of opt outs will be based only on the status of a student's equivalent converge. Refund of the full health and dental plan fee will be granted upon approval of a student's opt-out request.

#### ***Appeal Period*** - 15 to 30 Days past the Opt Out/Fee Payment Deadline

Those students who neither qualify for opt out, nor pay the health and dental fee by 15 days past the deadline for their program are subject to continuation of the penalties described above. During this period, students must pay the fee in advance of applying to opt out, and must complete an appeal form to state why they were not able to opt out during the preceding 45 days. When fees are past due, assessment of opt outs will be based only on the status of a student's equivalent converge and the legitimacy of their reason for not meeting the prescribed opt-out deadlines. Refund of the full health and dental plan fee will be granted upon approval of a student's opt out request and appeal.

#### ***Past Due*** - More than 30 Days past the Opt Out/Fee Payment Deadline

Those students who neither qualify for opt out, nor pay the health and dental fee by 30 days past the deadline for their program are subject to continuation of the penalties described above. In addition, students with outstanding health and dental plan fees who have not opted out of the plan are subject to penalties in accordance with the University's procedures. During this period, students must pay the fee in advance of applying to opt out, and must complete an appeal form to state why they were not able to opt out during preceding 45 days.

When a student is past due they have been automatically enrolled in the health and dental plan due to not having opted out and a full refund is no longer possible. Assessment of opt outs will be

based only on the status of a student's equivalent converge. Those who are past due can only qualify for a refund of half of the health and dental plan fee, which will be granted upon approval of a student's opt-out request and appeal, and the student will be removed from the Plan immediately.

Notwithstanding the above, if a student attempting to opt out past the deadline is found to have used their health and dental plan coverage to claim a benefit, their ability to opt out is eliminated.

#### **4.5 Half-Year Withdrawal**

Members who discontinue their studies while having more than 7 months of health and dental coverage remaining may apply to cancel coverage and have their health and dental fee partially refunded. Such applications must occur prior to a student entering their seventh month of coverage under the plan and refunds shall be for half of the total premium though coverage will cease upon approval of a students' application to withdraw from the Plan. Termination from the plan will take effect immediately upon approval of a students application to withdraw under the terms herein.

Notwithstanding the above, if a student attempting to be removed from the plan is found to have used their health and dental plan coverage to claim a benefit, their ability to withdraw shall be eliminated.

### **5. OPTING IN**

#### **5.1 Eligibility to Opt-In**

Those students who have opted out and lost their coverage are able to choose to re-enter the plan based on the following conditions:

- The loss of existing coverage was not intentional by the student.
- The application to re-enter the plan was made within 30 days of losing coverage.
- Proof of loss of coverage is provided.

In exceptional circumstances some students covered as additionally insured through a parent or spouse plan may lose coverage without appropriate notice due to separation, divorce or estrangement. Where possible and reasonable, additional allowance shall be provided to those students who can demonstrate that their ability to meet the opt-in rules was limited by a family or legal situation.

#### **5.2 Opt-in Dates**

Students may apply to opt in to the plan at any time in accordance with the above noted regulation. Those eligible students applying to be opted into the plan between June 1 and December 31 shall be enrolled in the plan for a full year beginning September 1. Those eligible students applying to be opted into the plan between January 1 and May 31 shall be enrolled in the plan for a full year beginning January 1.

#### **5.3 Opt-in of Additionally Insured**

Students may apply to opt in a spouse or dependent to their plan for an additional fee equal to the fee charged to single student. Students may opt-in multiple dependents and the Students' Union shall establish a family rate for such cases. Opting-in of additionally insured must occur prior to the end of the opt-out period.

## **6. RENEWAL OF SERVICE AGREEMENT AND ESTABLISHMENT OF FEES**

### **6.1 Health and Dental Plan Service Agreement**

The Students' Union Board of Directors shall annually review the contract with the health and dental broker and carrier, and award a renewal of the contract as per advice from staff of the Federation's National Student Health Network. The process of renewal shall include negotiation over plan design, costs and pricing. Should the terms be deemed unfavorable by the Board of Directors, the Students' Union will work with the National Student Health Network to secure service from an alternate broker and/or carriers.

The maximum term for a health and dental service contract shall be 12 months; however, the Board of Directors may enter multiple year contracts with other Students' Unions for bulk purchasing arrangements, so long as the collective of purchasers limits contracts awarded to brokers and carriers to a maximum of 12 months.

### **6.2 Health and Dental Plan Fees**

On or before August 1 of each year, the Students' Union Board of Directors shall set the Plan fees for the coming year. Fee increases will be implemented based on increased costs of services or improvements in plan design. Increases in the mandatory fee charged to all eligible members shall be limited to 8% or less per year based on the terms of the referendum held April 2007. Fees for additionally insured persons shall be set by the Board of Directors.

### **6.3 Administration Fees**

A component of the fees charged for the Health and Dental Plan shall be an administration fee designed to cover the costs of plan administration, communication to members and financial assistance. The administration fee shall be established at \$20 per enrollee and shall increase each year by the rate of inflation.

### **6.4 Financial Assistance**

A fund shall be established to provide financial assistance to members struggling to afford Plan fees. This fund shall be established and allocations disbursed as per Policy 30.03.

## **7. COMMUNICATION**

The Students' Union will engage in a variety of communication exercises to ensure that the student population is aware of the Plan and the associated regulations. Such communication shall include:

- promotion of the plan and opt-out provisions in leaflets and pamphlets on Students' Union services and purpose;
- promotion of the Plan as part of semesterly welcome events;
- promotion of the Plan as part of the University's New Student Orientation and parents' orientation;
- promotional material provided to the University's Registration office for distribution to new students;
- detailed publication of Plan rules and regulations on the Students' Union's website.
- posters in each building on campus; and,
- promotion of the Plan and Plan details in the Students' Union Handbook.

### **7.1 Notification of Application of Health and Dental Plan**

Upon application of the health and dental fee to a student account, an automatically generated email will be sent to the email address of record for that student informing the student:

- that they are enrolled in the plan as of a specific date;
- the cost of the plan and deadline for payment;
- the necessary steps and qualifications to opt-out; and
- the website address containing coverage and opt-in information.

### **7.2 Notification of Fees Outstanding**

The University, in accordance with their fee collection practices, shall provide notification of fees outstanding. The Students' Union will endeavor to contact each student via email to warn them of impending penalties and encourage full payment of fees.

### **7.3 Freedom of Information and Protection of Privacy**

The Students' Union is required to adhere to and respect legislation, which governs the protection of privacy. Accordingly, personal information relating to student accounts, health and dental plan enrolment and application, and claims shall remain confidential to approved parties; and the personal details of a student account shall remain confidential to the Students' Union, University and the student.

#### **Parents of Students**

Private information about student accounts will not be released to parents.

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