Resolution 19: Student Health Insurance Optional Dental Plan

WHEREAS, graduate & professional students enrolled in the Student Health Insurance Plan (SHIP) seeking dental insurance may enroll in the optional Dental Plan at an additional cost of $271/year\(^1\); and

WHEREAS, based on information for fairhealthconsumer.org for zip code 14850, the estimated charges for major dental work such as root canals, wisdom tooth extractions, crowns or replacement teeth after an accident total in the thousands of dollars\(^2\); and

WHEREAS, students who purchase coverage have restricted options for dental care in the Ithaca area and may have trouble obtaining reimbursement; and

WHEREAS, Cornell’s SHIP Dental Plan is the only plan in the Ivy League which does not provide any coverage for major dental care expenses; and

WHEREAS, one dental plan offered to Cornell Staff & Faculty in the Endowed Colleges (B) has both a lower premium and a higher maximum benefit, including some coverage for major dental work; and

WHEREAS, out-of-pocket costs for dental work can be particularly prohibitive for graduate and professional students; and

WHEREAS, the coverage provided by the SHIP Dental Plan provides very little insulation from the large financial risk associated with major dental expenses\(^3\); therefore be it

RESOLVED, that the GPSA calls for more systematic study into the needs of the graduate & professional student body and their experiences under the current SHIP Dental Plan;

RESOLVED, that the GPSA advocates for a dental insurance option in which graduate & professional students could at least receive some coverage for major expenses, comparable to insurance plans offered to Cornell staff and faculty;

RESOLVED, that the GPSA calls for a dental insurance option with a maximum benefit more in line with the actual cost of dental care;

RESOLVED, that Gannett should provide better information to graduate and professional students about dental health and resources available;

\(^2\) See attached spreadsheet “Comparison of Dental Costs & Coverage.xlsx”
\(^3\) In “Comparison of Dental Costs & Coverage.xlsx”, Scenarios tab.
RESOLVED, that the Cornell University Office of Student Health Insurance report back to the GPSA on the progress of the items in this resolution during the 2013-2014 academic year; and

RESOLVED, that this resolution be sent to Peggy Beach, Director of the Office of Assemblies; David Skorton, President; Susan H. Murphy, Vice President for Student and Academic Services; Craig R. McAllister, Director of the Office of Risk Management & Insurance; Janet Corson-Rikert, M.D., Executive Director of Gannett Services/Associate Vice President for Campus Health; Barbara Knuth, Vice Provost and Dean of the Graduate School; Jan Allen, Associate Dean of Academic and Student Affairs, Graduate School; Janna Lamey, Assistant Dean for Graduate Student Life; and the Cornell University Office of Student Health Insurance.

Respectfully submitted

Paul Berry, Member, GPSA Student Advocacy Committee

Nicole M. Baran, GPSA Executive Vice President