
Present: Tarique Plummer, Michael Del Bono, Kevin Bonnell, Zemar Hakim, Idris Omar Hassan, Ricky Liu, Talha Naeem, Joseph Small, Klaudia Wojtanowski, Kanwar Brarr, Stephanie Bellotto, Courtney Collard, Shannon Kelly, Phil Champagne, Ilana Roitman
Regrets: Emily Rezkalla, Moumita Paul
Guests: Megan Lacoursiere, Nick DeSumma, Ryley Fletcher

1. Call to Order

Chair Plummer

Just before we begin this meeting we would like to observe a moment of silence for the bombing that happened in Somalia, we have to acknowledge that we are on campus with a bunch of individuals from all across the country and we do have students on campus would do have family impacted by such an event. So, I am just going to urge each of you to observe a moment of silence starting right now. Thank you so much for your time. Thank you so much for your time. We do that out of respect. So, now we will continue with the agenda. So, we call this meeting to order at 7:07pm in the SC Boardroom on the Brantford campus, on October 17th 2017. We acknowledge that we are on the traditional territory of the Neutral, Anishnaabe, and Haudenosaunee peoples. Can I get a motion to table to accept the agenda as presented?

2. Adoption of Agenda

Motion 1 (Liu/Hassan): Motion to adopt the agenda as presented

Vote: 9-0-0

Result: Motion Pass

Chair Plummer

President Brar?

President Brar

Can we add a section for items pulled from the consent agenda? In the case they are out of focus and not there right. And I would also ask that we move their presentation for the health and dental plan before anything else. Just because Kelly will be helping us out and she has to get home.

Chair Plummer

And presentation moved. Are there any objections to adding this section for items approved from the consent agenda and also for adding the presentation early on? Are there any objections? Seeing that there are not objections, the motion passes. And so now we have items pulled from the consent agenda and also the presentation that will happen after the comments from the ED and COO. Good, anymore additions?
Director Small.

Director Small

Pardon me. A point of clarification Chair Plummer. Would now be an appropriate juncture to question an item in Appendix E?

Chair Plummer

No

Director Small

Alright then. Could you please let me know when an appropriate time would be?

Chair Plummer

So, Appendix E speaks to one of the EL's

President Brar

Yup, so you would have to put a motion to adopt the consent agenda. You would have to pull one of the EL's.

Chair Plummer

So, when I ask for any discussion on the matter or the consent agenda after we have approved the motions then you can pull that part of the EL and then we can have a discussion about that later one. Perfect.

Is Director Roitman on the line?

3. Adoption of Consent Agenda: Referendum Policy EL#2b, EL#2c, EL#2g, EL#2n

Motion 1 (Del Bono/Wojtanowski): Motion to adopt consent of agenda

Vote: 9-0-0

Result: Motion Pass

Chair Plummer

Can I get a motion to approve the consent agenda as presented? And this is an appropriate time for you to pull an item from the consent agenda.

Director Small

Very well

Chair Plummer

Director Small

Director Small

Chair Plummer, I would appreciate if we could pull Appendix item A and Appendix Item E, from the consent agenda for clarification. If someone else could take a look

Chair Plummer

And what EL's are they associated with Director Small?

Director Small

You will have to pardon me, I didn't necessarily associate them with any EL. Perhaps, if someone else could take a look, as I am doing so...

President Brar

What page are you on?

Director Small

I was looking...

President Brar

Page of the agenda package?

Director Small

Appendix A, on the page Staff Code on Conduct... let me try and find that

Director Liu

Appendix E is page 177

President Brar

Appendix D and Appendix E

Director Small

A and D

President Brar

That would be for EL... EL 2C

Chair Plummer

So, EL 2 C has been pulled. Any further items? Director Small.

Director Small

On Appendix item A, the Staff Code of Conduct is one page 63 in the package. It pertains to EL 2B; treatment of staff.

Chair Plummer

So, EL 2B as well or EL 2C? President Brar?

President Brar

I don't know, which one are you...

Director Small

So, EL 2B, Treatment of Staff, Appendix item A, the Unpaid Staff Code of Conduct, on page 63.

President Brar

Yup, so that is EL 2B. Are you also pulling EL 2C for Appendix D?

Director Small

I am pulling EL 2C for Appendix E.

Chair Plummer

So, just to clarify Director Small has pulled EL 2C and EL 2B. Correct?

Director Small

That is correct

Chair Plummer

Are there any more items on the consent agenda that any of the Directors wishes to pull at this point in time? President Brar?

President Brar

The referendum policy that should be approved as a separate motion

Chair Plummer

The Referendum policy has been pulled. Any further items? Seeing that there are none?

All those in favor of the remaining items on the consent agenda which are EL 2G, EL 2N?

4. Adoption of Minutes: September 19, 2017

Motion 2 (Del Bono/Hassan): Motion to adopt meeting minutes: September 19, 2017

Vote: 9-0-0

Result: Motion Pass

Chair Plummer

Can I get a motion to approve the minutes of September 19, 2017? Any discussion on the matter?

5. Regrets and Absences

Chair Plummer

As it leads to regrets, we have Two Directors that are missing today. We have Director Rezkalla who has some personal issues and Director Paul who has some academic related concerns. So, we do thank them for sending their regrets before and we wish them the all the best.

6. Conflicts of Interest

No conflicts

7. Comments from the Chair of the Board & CGO

Chair Plummer

I unfortunately have none today, which will probably make for a very short meeting and then we will just move on to comments from the President and CEO.

8. Comments from the President & CEO

President Brar

I also have no comments and will be presenting them at the next meeting.

9. Comments from the Executive Director & COO

ED Champagne

I also have no comments and will be updating the board next week.

10. Presentation: Health and Dental Plan

Chair Plummer

And now we will have the presentation from President and CEO and also the ever-lovely Kelly who is in the office of the Waterloo Campus. The floor is now yours. And Director, please make notes for your questions and after which you can ask them and then we will proceed with the regular programming of the agenda. Hi Kelly.

Kelly

Hello, everyone, hopefully everyone can hear me alright. First I would like to say thanks so much for having me this evening and allowing me the opportunity to go over the Health and Dental plan with everyone. It is one of my favorite topics, something that I am passionate about so I will try and keep it brief. But feel free to jump in with any questions that you may have as we go along. And we will have some time at the end for questions as well. So, as Directors of the corporation I would be pleased if you would advocate for the health and dental plans with your fellow students. We do offer a very comprehensive plan and a very good plan. We will get into the details of the plan very shortly. But, just for some background and some context: at one time, health and dental plans were mandated by the Ministry Training Colleges and Universities and it was mandated that every student have access to coverage. Since that time, it has been dropped by the Ministry but it is something that Universities and I believe Colleges have adopted. And so there for every Fall, a student will see on their Loris invoice the

fees for both health and dental. This year the plan cost is 226.87 dollars. Each year that only increases by the cost of living, so it is a very minimal amount that it does increase for students every year. That provides with a student with 5000 dollars in health coverage and extended health coverage actually. For 117 dollars and provides a student with 750 dollars for dental coverage, for 109 that they pay every year. So, it is a relatively small cost if you actually look at the cost of insurance once you graduate and actually go into the working world as well. So, we do fee again that is an excellent plan for the cost. It offers, students, again, extended health, dental, travel and accidental coverage. So again, if you were to price that out private, it is something that is an excellent benefit to students. I would like to call the plan and benefits on the plan a nicety versus a necessity. So again, things that are a necessity, like a dental cleaning, a vision check, prescription medication., etc. Those are all things that students can take advantage of and those are things that we do try and make sure that all the basic are covered on the health and dental plan. Different things are covered on the plan at different percentages, but again, we do as the U-Desk Staff we try to make sure that students have all the accurate information and let them know what is and isn't covered in the plan each year. Another feature of the plan is that students can opt in a spouse, partner or dependent children, they can also if they choose; keep the health and dental plan and combine benefits with a parent plan. So, a lot of times if a student does have a preexisting condition they choose to keep the health and dental plan, they choose to use their parents plan as well, and maximize their coverage. At the end of the 3 years and you do remain on the plan in your fourth year, you're eligible for the graduating student conversion coverage; so once you graduate, if you have coverage that you might not have coverage and you really did enjoy the coverage over your four years, then you can actually apply for the graduating student conversion coverage and you will be able to obtain health and dental insurance after you graduate. So, that is something that we do offer to all students, but the condition is that you have to remain on the plan in your fourth year. I'm not sure if everybody has been following health and dental this year, but we did make a change from RWAM Insurance, this past year, to Blue Cross, and that is something that we will talk about in a second but, the graduating student conversion plan with RWAM was then cancelled as well when we moved over to Blue Cross. So, Blue Cross is actually creating a new graduating plan for us right now and we are still just seeing what that looks like. But it is something that is coming and will be available for students shortly. So, as people may or may not know as well there is an opportunity to opt out of the plans each year. The opt out runs for 7- 8 weeks, the month of August and September. So, this year it was open for about 8 weeks and our deadline is September 22nd. Once that does close off, we do offer a late opt out review process if a student feels they have a significant reason why they missed that deadline. So, we do try and base that of a compassionate basis and we will try and assist where we can. The marketing team do an excellent job of working with myself as well as the U-desk staff to make sure that we communicate that deadline to students and we do communicate that a number of ways, such as social media, The Cord, The Sputnik, poster all through campus, the digital screens, the WLU'er and we even put the deadline date on the big screen out-front. So, we hope the message gets out. WE also do an email campaign every year, so as soon as fees are assessed by WLU, we as the Students' Union and usually from me, the member benefits manager, hopefully everyone sees that email when it comes out to say "here's the important details of your plan, this is the opt out deadline, this is the opt in deadline if you would

like to add family members, and then who to contact as well," if people have any questions. The U-Desk obviously is there as a resource to students as well if do have health and dental plan cards and in about the last five years, we'll say, we've had about half of the student body remain on the health and dental plan. Which I think is a pretty good number and the plan is something that we actually own. So, we as the Students' Union are self-insured, and we work with a consultant who is Campbell and Company or Student VIP is their brand, I'm not sure if people have heard that as well. But, they do help us make decisions on the plan and we also take feedback from students to try and make sure that we are making the most informed decisions as well as looking at the analytics of the plan, and we do get a usage report every mid-year as well as year-end to see what the trends are in health and dental; where we can make change if possible or how we're doing or maybe even keeping things status quo. We just, again, try and handle it in the best way possible to ensure that the plan is viable for the future. One thing that we have made a change in the last few years that is of note it is the benefit for mental support. Students' have identified that was an area of importance to them, so when we were able to, we made a change to that benefit and moved it from 500 dollars/a benefit year to 800 dollars/per benefit year. So that is something that we have been proud to be able to offer in the last while. And while we are talking about plan and plan design; I would love to turn things over to President Brar, to discuss the upcoming initiative of the government – the OHIP plus program.

President Brar

Thank you, Kelly. I believe early in the summer the board was told and there was a question raised regarding OHIP, so we do have a little more information for you on that, from the Ministry and some of our counterparts at other schools. Just quickly summarizing what OHIP Plus actually is, so as of January 1st, 2018, the provincial government has decided that prescription drug coverage will be covered at no cost for those under the age of 24 and it will stop once you are 25. Essentially with regards to drug coverage itself, it will be based on the Ontario Drug Benefit Formulary (ODBF), which is an acronym used and that is currently what we use for our health plan coverage anyways for prescription, so it is basically the same formulary – if you want to look that up you can go on the Government website and it has over 4000 drugs; so, the coverage is the same for those drugs themselves. There is something called the Exceptional Access Program, in the case that something is not covered under the formulary, you can apply to get that drug coverage and that's kind of mandated through the government. So, the biggest is how does it impact us? Right now, for our drug coverage we have 100 percent coverage for generic drugs and 80 percent coverage for brand drugs and our preferred pharmacy, so, those are direct to you. University pharmacy in Waterloo and FreshCo in Brantford. If you are not going to any of those three, you are still covered 80 percent for generic drugs and 50 percent for brand drugs. So, as of now we are not making any changes to the plan itself for January because we are already in the cycle for this year. If we do decide to make any changes to what we offer for prescription that would have to be done for the following year, and multiple reasons for that, primarily because we want to see how this program actually plays out from the government and what are some of its benefits and implications. In regards to other schools, so Kelly briefly mentioned that we are one of the only schools compared to the other OUSA schools which are self-funded and self-insured, and that is contrasted with the refund accounting model. With self-funded we

basically take all the money as disperse that with conjunction and advice of our consultants CNC, whereas a lot of other schools they work on a refund accounting; that if there is a benefit and their less usage they keep the costs, but in the case where there's more usage of the program it works through the insurer to figure that out. It's fairly complicated on that end and I think it is really beneficial for us to have a self-funded because it is really easy to use on that end. We also have the second lowest costs for the health and dental plan itself at the rate of 222.35 dollars, and that does increase by inflation each year from what it was originally passed, the referendum, when the health and dental plan was first approved. What else? The net costing for 2018 for the OHIP program plus program will be approximately 460 million dollars and right now the ministry is trying to make a communication plan for sharing this with students, so they have updated information. A lot of this information we got through our counterparts at OUSA and some of the senior policy providers at the provincial government. But they are planning on doing a full roll out extension of this program a little later in the year. Aside from that I don't really have too much to add, but we can take any questions.

Chair Plummer

Lovely stuff. Let's give a round of applause. Alright, the speakers list is now open, anybody who wishes to be added can you please indicate by raising your hand. Vice Chair Del Bono.

Vice Chair Del Bono

Thank you, guys, for coming-in and doing the presentation. I just have a quick question here, but before I get into that I just want to clarify the... I want to clarify the exact numbers of our health and dental plan. I believe it's 5000 dollars' health coverage, 750 dollars dental coverage

Kelly

Correct, yes. There is also 2 million dollars in travel coverage per incident and there is also an accidental policy which the amount escapes me at the moment, but is additional coverage as well. I think it was around... no, I don't want to lie to you so I will look that up if you like – but there is additional coverage.

Vice Chair Del Bono

Awesome, thank you. My question going off of that is, how did we get to these numbers? More specifically, what factors, variable, and student feedback... were considered when these number were being conjured up? If that makes any sense? What was being looked for specifically, was there any specific that you were trying to accomplish? Whoever was trying to accomplish this plan.

Kelly

Yup. So, the health and dental plan has pre-dated me and has developed into this over a number of years and again it has been from feedback from students, we've looked with the help of our consultants at what areas of need and what we could afford to provide and identify things (1) that students would use a basic health care plan and (2) the demographic of the 18 to 20-year old, 22, or 23-year old, is going to face some common problems; wisdom teeth being a big one. So, again we try and hit the highlights of what the average student would need and then with our consultant we also advise other schools and other plans of that same nature. We can easily identify areas of need. So, I hope that somewhat answered your question.

President Brar

And I can add on to that, our consultant also meets with us twice a year for midterm report and final year report and give us information regarding what the usage has been over the specific program and the offerings. Based on that we can amend and change direction as we go, but a lot of that is through student feedback and keeping in mind the demographic that we are targeting, for the most part.

Vice Chair Del Bono

Awesome, thank you guys

Chair Plummer

Director Naeem

Director Naeem

I will pass my question

Chair Plummer

Okay. Director Hakim

Director Hakim

I was just wondering, what is taken into consideration when you apply for the grad insurance program?

Kelly

So, in the opportunity to apply for it, just based on the fact that you have been on the plan for the fourth year and you do apply for the coverage within 60 days of graduating off the plan, not graduating from school, but graduating off the plan, which would be August 31st, you don't have to have a medical, so really membership does have its privileges – being part of the plan gives you access to the insurance after.

Director Hakim

Do you have to be on the plan for four years?

Kelly

Just in your fourth year

Director Hakim

Ok, thank you

Chair Plummer

Director Hassan

Director Hassan

The question that I have is, I am curious have any of you worked for the Blue Cross people? Where are the Blue Cross people?

President Brar

Where are they?

Director Hassan

Yeah

Director Hassan

Aren't they supposed to be here to deliver this presentation? Or is it because we are self-insured...?

President Brar

We were asked to do the presentation ourselves. At first it was supposed to be ED Champagne and myself, but then Kelly was able to commit; take some time out of her evening to come. Blue Cross is the provider and then Campbell and Company the consultant. So, any of the claims they are done through Blue Cross, and first it was through RWAM; this year we have switched over and moved away from RWAM to Blue Cross at the advice of the consulting company.

Chair Plummer

Director Hassan, you have a follow-up question?

Director Hassan

I do.

Chair Plummer

Go ahead Director Hassan.

Director Hassan

So, normally do they train you to understand how the plan works and then you come and deliver this presentation? Because generally speaking, as far as my understanding goes, when such a presentation needs to happen the actual company comes and/ or they send a representative to deliver this presentation and... I am just curious.

President Brar

Yeah, so, this is the first year that we have actually had this presentation. Normally we have not done a presentation on the health and dental to the board, and it was done at their request, from the board itself. And since we are insured and self-funded, a lot of the processing is done through us, Kelly Lee is the person who is the administrator of the plan and she has all the information regarding that; and she works closely with both Campbell and Company and Blue Cross to get the most updated information on anything pertaining to claims.

Chair Plummer

Vice Chair Del Bono

Vice Chair Del Bono

Thank you. I will just say that this is a two-pronged question if that is aloud, Chair Plummer? Thank you. And it is with regard to the OHIP Plus program that President Brar just mentioned. I believe just to clarify again that Laurier had the second cheapest health and dental plan for students. Ok.

President Brar

The cost of that is 222. 35 dollars.

Vice Chair Del Bono

My question is, do you know which school is number one in the cheapest health and dental plan? And if you do, do you have any knowledge of how are plans are different?

President Brar

Yeah, so, the biggest difference is that we are self-funded and most other schools are not, and just because a plan is cheaper to the students itself does not mean that it is the greatest, because it comes with the benefits of course. UW has the most expensive plan at 400 dollars, which is double ours, but they offer a lot more on top of that as well and they follow the refund accounting system as well. But with regards to the cheapest cost is Laurentian University.

Vice Chair Del Bono

Ok

Chair Plummer

Vice Chair Del Bono, you have another question?

Vice Chair Del Bono

Oh, that was essentially the two-pronged question.

President Brar

And to add onto that, how we go through Campbell and Company and a provider in this case, through Student VIP, Brock is the only other university that does that, and most other schools go through Campus Trust or Student Care. McMaster goes through the

ALC Student Benefits, so these are different companies and we have made the decision based on the service that we were getting and we are content with that.

Vice Chair Del Bono

Ok. Thank you very much

Chair Plummer

So far on the speakers list we have: Director Bonnell and Director Wojtanowski, anybody else who wishes to be added? Okay, and seeing that there are not further individuals besides Vice Chair Del Bono, the speakers list is now capped. So, Director Bonnell.

Director Bonnell

So, I am just wondering what was the reason for the switch from the original coverage provider to the second one, and like under what basis was that. Was there a lack of provider from that one?

Kelly

Two things there: one was cost, Blue Cross was able to more competitive in their administrative fees and offer the Students' Union a better rate for being the provider, they also, it was recommended to us by our consultant for that reason. And the second reason is that Blue Cross was seen to be more technologically advanced, so they were able to offer a better app, a better online claims program processing, so, which again means a quicker turn around for students; and it seems to be fairly well-received from the feedback that we have been getting at the U-Desk so far.

Chair Plummer

Perfect. Director Bonnell do you have a follow-up or is that it? That's it.

Director Bonnell

Ok. Director Wojtanowski

Director Wojtanowski

Yeah, so my question actually pertains to what you eluded to, as it comes to the claims process, could you just summarize how that works? Do students got the U-Desk or do they use the app?

Kelly

So, in past, RWAM did offer a service where they would pay for Purolator couriers, to courier plans to RWAM every week, very Friday. So, we did have students come to the U-Desk fill out claim forms there and we would then send that package through to RWAM every Friday. Blue Cross has not offered the same service, and to be honest I am more comfortable with that, in that I believe it is a matter of privacy and actually we should not be really looking at students claims at the U-Desk anyways. So, I was very comfortable with that decision. The best way to fill things with Blue Cross, has again been very well-received, has been their mobile app. Student can take a picture of their receipt and upload it onto the mobile app, it gets to Blue Cross very quickly and therefore it gets a cheque in the hand of students very quickly. So, also that turnaround time has been decreased with Blue Cross. They do offer very similar process to RWAM, you can still mail in your claims, you can fax in your claims, you can email in your claims, and you can also go on the Blue Cross member portal and do an online claim there as well.

Chair Plummer

Vice Chair Del Bono

Vice Chair Del Bono

And just before I ask my question, I would just like to say that I am more than willing to give up my spot on the speakers list if anyone just have something come to mind just now, just because I have already spoken twice.

Chair Plummer

I have added Director Hassan to the speakers list, so there is no need to give up your spot.

Vice Chair Del Bono

Ok. And so, the question is, do we have any goals for this health and dental plan for the next five, ten, maybe even fifteen years? And if we do, can we elaborate on that? And if there are, can we elaborate on what those goals are and what our vision is to achieve them.

Chair Plummer

President Brar

President Brar

Yeah, the biggest thing is financial stability. Because we are seeing that the more promotion we're doing, there is more usage. And with the self-insured plan we have to strike the fair balance, what's the use and run out of money. Because in the words of one of our consultant's premiums of the many pay for the claims of the few. And with that, if there are more claims, but we do not have enough premiums, that I eventually going to a risk for the organization. With that, the board of directors did approve for the organization to hold a 250,000-dollar reserve fund for the plan and we are around nine to ten thousand away from actually achieving that, which is really good because that puts us in state that we are financially stable; that we have 250,000 in reserves in the case that we are seeing more usage, and I think that is the biggest thing with regards to planning this. And also, insuring that we are meeting the needs of the demographic and those are always changing. And keeping in mind that eighteen to twenty-three year olds, twenty-four year olds have different needs based on populations at the university. Keeping that in mind, and reassessing our goals based on that.

Vice Chair Del Bono

Awesome, thank you guys

Chair Plummer

And last question will be Director Hassan

Director Hassan

I have a couple of questions is that okay?

Chair Plummer

Go ahead, Director Hassan

Director Hassan

The first question is, out of the seventeen students that we have at the university, how many students are actually actively using the service and have you guess actually checked that?

President Brar

Yup. So, there is actually a difference between actively using and who is actually on the plan, versus opt-outs. Right? So, we do have opt-outs every year. Kelly, would you have the percentages for that this year?

Kelly

Sorry, I don't know the final figure, as we just sent our last enrollment list to the insurance company to get current students after the opt-out onto the plan. I will probably have that number in the next few days, so I could actually pull that and report back if you

would like that actual number. For frame of reference, I believe last year it was 11,000 that stayed on the plan.

Director Hassan

So, they have stayed on the plan, but... I have the plan but I have never used it. So, I am just curious, I just need to have a sense of how many students are actually using the service?

Kelly

It will be different percentages for everything that is offered on the plan. So, you as a student may use the dental portion, another student may use the health portion; we do get that broken down by way of services, practitioners, dental, et cetera, but it does vary quite a lot, depending on what services students are actually using.

President Brar

And that information is given to us by the consultant, at a mid-point throughout then as a final point at the end of the year.

Director Hassan

Ok, so, I still don't have the number of... Because I was trying to have an idea of at least 23 percent, 40 percent of the 17,000 students that are part of the program are using it, whether you are using it for dental one day, or for vision, whatever the case might be. So, I still don't have that. So, the second question is...

President Brar

So, if you ask specifically how much people use vision, I can get you that number.

Director Hassan

Ok, just generally speaking, I just need to have an idea of how many students have ever used the program

President Brar

So, we have... as Kelly said, approximately 60 percent of the population on the plan, but that changes based on what you are using, right? Because I as a student may have dental needs, and I will never use prescription drugs. But a lot of students use, for example, counselling, massage therapy – it all depends on their needs – and that changes based on what you are looking for, so there is no general take on usage, because that varies; the services that are offered are so unique. For example, what you are covered for extraction is a 50 percent for dental, whereas, some of the generic drugs are covered at 100 percent, right? So, if you are looking at what's the usage for drugs, that's going to be different, dramatically, from the usage of the dental – for something specific – right? So, if you are inquiring about a specific thing offered on the plan, I can get you that information, and that is reported to us through the consultant.

Director Hassan

Ok, so maybe it is an ideal to have a general breakdown of how much students are using vision, just a general idea...

Chair Plummer

Before we proceed, ED Champagne

ED Champagne

I just had a quick question for clarification. Are you looking for unique individual users? So regardless of what part of the plan they use, how many people are using is.

Director Hassan

Just a general usage, yes. Just a final follow-up question. Is it possible to have someone from the actual company come in the final term?

President Brar

No, because we work with them very closely. What would you want to ask the company? Because they give us all the training through Kelly to administer and we have U-Desk staff who administer the plan itself for students, and they are the front line for that. So, it doesn't really make much sense for company to come in, because they actually have no interaction with the students themselves, they only have interaction with us at the highest level, in regards to providing advice on how to make changes.

Director Hassan

I am not satisfied. But, okay.

Chair Plummer

Any more follow-ups for Director Hassan?

Director Hassan

No

Chair Plummer

So, we will thank Kelly and President Brar so much for your time.

President Brar

Yup, and just one more comment: both international and domestic student are covered under our plan. You are either supposed to be covered by OHIP or UHIP, for international students it's UHIP, but they still have all of the benefits of our plan; claims and processes are done through UHIP. For domestic students it is done through OHIP.

Chair Plummer

Thank you so much, Kelly

Kelly

Thanks for having me

Chair Plummer

Just an update on the remaining items on the agenda: we are going to get comments from the Chair of the Elections Portfolio, we are going to talk about the items pulled from the consent agenda, and after that we are going to have the update from the Finance Committee, General Reminders and the Adjournment. So, we are going to have comments from the Chair of the Elections Portfolio.

11. Comments from the Chair of Elections Portfolio

Director Naeem

Thank you so much for that, Chair Plummer. Would I be dealing with the referendum policy right now?

Chair Plummer

In the event that there are questions asked about the referendum policy, I will direct them to you.

Director Naeem

Ok. So, there are a few updates on how the elections portion is working so far. So, the initial policy, which was the first half of our oral policy was approved at the last board meeting, and the one that is represented right now merely is a referendum policy, which abides by the same electoral rules on how campaigning will happen and what are the regulations. The only change in that is, the changes that we made in the last board meeting, which was approved by the board and that is why an email was sent out to the board, and it was attempted to be made part of the consent agenda. And also, CRO applications are still open until the 19th. We've had a good turn-out so far, a

lot if people are applying, and I would urge everyone to spread the word. After the CRO's are hired, we will quickly move on to the DRO hiring, and then there will be a pre-plan made for them; how quickly they will be empowered will all the orders that they do have. Not, I have initialized the mail with the IT Department after I received an email regarding the following years elections and how it's going to go up. Probably, I our next meeting would be an opening for referendum questions, to be starting to get started. Which is, according to elections policy, which is approved 35 days before the last meeting in the fall semester, so I am targeting the next board meeting for that. Probably, we will be able to do that. Now Stan's position was filled by George Hortleva, it was elected on the board email and that way. That's all the updates that I have.

Chair Plummer

Are there any questions of Director Naeem?

Director Bonnell?

Director Bonnell

I am just curious on what kinds of strategies you are using to promote the CRO?

Director Naeem

So, there are multiple. I am just laughing because I have been all over campus... getting involved with the CRO opportunity to apply. We have also had posters made, posters pasted on both campuses, I have posted more posters on the Brantford campus because I trying to do something extra that I could do. And then through social media, I am promoting it through my social media and I would request that other board members do that; the Students' Union social media should be used as well and all the information is on the application part of the Students' Union website. So, I am trying my best in terms of getting as many people as I can and so far we have some good applications.

Chair Plummer

Are there any further questions?

Nick DeSumma

Just because I know that you have talked about this, the CRO has been promoted as a multi-campus position, through Waterloo and Brantford. Does that mean with the hiring of the DRO, afterwards that would be opposite? Because it has been in the past?

Director Naeem

So, my plan is that wherever the CRO is hired from, the DRO will be the other alternate campus. A lot of work of the CRO is on the Waterloo campus, but I still believe that it is nonetheless important to spread the word out because the position, as a student, telling me that some of the positions are not advertised. There are positions that they have no idea about, and I want to make sure that nobody feels that way. I have been into the DEO office, they say this is the first time it has happened, I have been to Laurier International, they say this is the first time this has happened. After getting it stamped from the Students' Union, so this is kind of the culture that I am going for, even though those people who don't get elected from Brantford, even if we end up electing a CRO from Waterloo; they will still have an opportunity to become a DRO.

Chair Plummer

Anymore questions? Seeing that there are no more questions, we will proceed. Thank you so much Director Naeem. Now we will move on to items pulled from the consent agenda. We will start off with the first item, B and EL#2C, and I believe that was pulled by Director Small. Director Small the floor is now yours, ask the question you had about EL#2C and then President Brar will respond appropriately.

12. Items pulled from the consent agenda

Motion 3 (Small/Del Bono): Motion to approve EL#2C

Vote: 9-0-0

Result: Motion Pass

Motion 4 (Hassan/Small): Motion to approve EL#2B

Vote: 9-0-0

Result: Motion Pass

Motion 5 (Wojtanowski/Hakim): Motion to approve Referendum Policy 2017-2018

Vote: 9-0-0

Result: Motion Pass

Director Small

Thank you. Mr. Brar I would like to bring you attention to the evidence that was provided in the consent agenda, Appendix E, which you can find on page 177 of the agenda package, which lists the 2017-2018 budget summary by category. This is going to be kind of knit-picky, I observed, actually it was Director Liu who brought this to my attention, but the estimated dollar change from 2016 to 2017 and 2017 to 2018 under expenses, was not matched what is listed. So, I calculated the difference in expenses from year to year as 29,780.10 dollars, the summary list it changed as 6,235.11 dollars. So, to clarify, there is a 23,545-dollar discrepancy. Would you mind clarifying that for our benefit?

President Brar

Yeah. So, I think that is an error from an accounting perspective. The money listed under expenses at the 9,961,000 is the more accurate one, and this was approved by the board at the budget meeting in April. So, I think that is an accounting error itself. With regards to which we have accounted for 2017-2018, those are accurate.

Director Small

Alright, well that resolved my issue with regards to EL#2C. And then, as for the other item, might I Chair Plummer? I would like to bring you attention to the evidence that your provided in Appendix item A on page 63: the Unpaid Staff Code of Conduct. So, I would just like a clarification on this policy, at the bottom it is quoted, "a failure to uphold this code of conduct, will result in immediate dismissal from the WLU Students' Union." Now, my question is this stipulation valid regardless of whether or not this dismissed individual continues to pay Students' Union membership fees.

President Brar

Yes, anyone can be a member of the organization, but we also understand that to be a volunteer, it's not a right but a privilege. And with that privilege comes a duty to uphold the conduct and contract which you are assigned to, and if someone is not upholding that they can be removed from their volunteer position. It is not arbitrary, it is done through the conversation of the VP of Finance and Administration or if AVP of Finance and Administration on the Brantford campus. And based on the final result, if that person is being omitted from their volunteer position, that's the decision which has been made, in the case there is a violation.

Director Small

Understandable, so, just to clarify; just to make sure that it is crystal clear. Immediate dismissal refers to the volunteer position within the Students' Union or dismissal from the membership of...?

President Brar

No one can be removed from the membership from the Students Union, as long as they are undergrads and paying their dues. So, it is the volunteer position itself.

Director Small

Thank you

Chair Plummer

Director Naeem?

Director Naeem

My question was regarding, because it was the contract of the volunteer positions that was discussed, I am not sure if it is 100 percent appropriate to bring this up: I experienced a very awesome job done by ice breakers on campus and I was very inspired by the work that they were doing. But, I also noticed that it has also become a culture for ice breakers to break down at the end of the week and most of them suffer physically in term of their 12-hour duty, 13-hour duty and some of my friend who were ice breakers, I noticed that they were in an unhealthy position after their duties which they were done. I was just concerned, I was happy with what they have done, but they appeared to not be in a healthy condition after the first week. We have two people in this room which were a part of ice breaker team, if they would like to share their experience and maybe speak to that.

Chair Plummer

Right not I will only allow President Brar to respond to that

President Brar

What's your question?

Director Naeem

My question is, it's not a question, but a concern that I have just raised.

President Brar

Yeah, for sure, and when we go through volunteer training, just based on when a volunteer feels that they have been asked to do something that they find unsafe or they are not comfortable with. They can let us know and we will. Do our best to accommodate that. In the case that you're a finding volunteers that are tired, but at the same time they are content, it also comes down to what they want to put into orientation week. And with a lot of our volunteer positions that is what it comes down to, that you get out what you put in. So, if we are seeing volunteer exhausted, it is also their responsibility to be aware of where they are, where their state of mind is at, and that is why we do have upper-level coordination positions and also Student Executives, we are seeing that if a volunteer is not doing enough in their position, we do have procedures to follow-up on that to make sure that they are okay. But, volunteers have all the channels open to them to talk to us if they are feeling overwhelmed in the position that they are in.

Chair Plummer

Now, we will move onto the referendum policy. Are there any points of discussion from the referendum policy? Please direct those questions to Director Naeem. Seeing that there are... Director Hassan?

Director Hassan

I just have one quick question that I was having a conversation about, maybe I am a little bit confused and you can correct me if I am wrong, where is the question? Who is going to come up with the referendum question that is going to be posted somewhere? Or is it going to be the plan that the candidacy, individuals that are running, can you just tell us? There is two things, there is elections, which is 12 board members, senators, president, and governors positions which are filled by the election. There is something else which is referendum questions, referendum questions are the long-term changes which are made in the Students' Union, for example, those could be questions changed in the Constitution. And I think, so, every year there is list of referendum questions, which are put in our annual general meeting, as they were last year when we were running and those questions are nominated by people, students, who are undergraduate students, they come up with those questions, they submit it to me as the Chair Elections Portfolio, and then myself along with Executive Director and the President Brar will have a first initial look at those questions. Those questions will then be presented to the board for final approval and then those questions, after the nomination period has expired, will become part of referendum questions which will be posted in annual general meetings. Now, around that particular referendum question, is the referendum policy and those parties are allowed to advertise, just as elections people are, they're aloud to market. That is what it monitors.

Director Hassan

Thank you

Chair Plummer

Are there any more questions? Seeing that there are none, all those in favour to approve EL#2C?

13. Committee Updates: Finance Committee

Director Small

Thank you, Chair Plummer. So, on the 14th of October, the Finance Committee, consisting of myself and Director Lui and Vice Chair Del Bono, met to discuss the ways we were going to accomplish our objective, that being to ensure the Executive limitations to D,E,F, the budget, as presented in the April 12th agenda package and any additional operational expenditures since May 1st are in compliance with the ENDS policy and Strategic Plan. WE are also considering a memo from ED Champagne now, that we review EL#2D, section 6, which pertains to expenditures greater than 10,000. It was suggested that we determine how this policy effects necessary cost, such as, repairs, perhaps in lieu of the recent repair expenditure on the fire alarm. Our next meeting is set for the 20th of October to reach a decision on this memo and summarize our research, thus far. The board can expect our mid-term report shortly afterwards.

Chair Plummer

Perfect, any questions for Director Small? Seeing that there are no questions, thank you very much Director Small.

14. Genera Announcements/Reminders

Chair Plummer

The first general announcement that I will make is that Student Life Levy applications are due October 23rd, if I am not mistaken? Director Naeem, do you have an announcement?

Director Naeem

I basically do not have an announcement, but I do want to talk about a few things as part of our general announcement because there is no section in our agenda package. The first thing that I just wanted to comment about was the Referendum Elections Policy, which were created, our Director of Policy and Research has done a lot of amazing work in just re-drafting it, so, I just wanted to mention it. And I also wanted to talk about the last board training that we had, I loved it and it was a good refresher. For the future, or next year's Board I wanted to make sure that we realize that such training was very essential, but I would have loved to have that training before we started our job. That kind of training was more appropriate for that time, and I found out that training was not there. In particular, if there was that training, if we had at this time, I was looking for a hardcore, rigorous training on the policy, which really opens our eyes towards the things that we are regularly able not to see, and I think this is the regular struggle of every board member, in my experience that I have had conversations with. Board members, when they are elected, which will be my roll, educating people on what they are getting into and then getting efficiently trained once they are here. I think that there were loop-holes in the training, and it also contributed to the efficiency of how the board is functioning, so it is very important: board members are fully trained, and there is rigorous policy training, as well as the training that we have on there. And one thing that I took out from that training, which I wanted to follow-up with the person who did the training, but I am not able to reach out to her yet, I am soon hoping for a response, she mentioned that as board members we're are not only hear to approve the Monitoring Reports also to approve items on the agenda, there is something more. I just wanted to put this out before our board members, let's get together and think about what is that more that we can do. Maybe we can get more consultation on how we can be more effective, rather than just approving the Monitoring Reports, which is part of the job and nonetheless very important. Also, there was some take-out, which will be provided by this meeting, but this was just a recommendation, for example, it was a 222-page agenda sent out yesterday and there was a whole bunch of documents, part of it was the just the minutes, but there was huge documents, if we are 200 percent able to inspect it, we have way more questions and way more clarification for the students who are watching. So, part of the recommendation in the last meeting was actually to send certain reports way ahead of time. And that is the other part of it. These are some of the things that I just wanted to mention.

Chair Plummer

I will just comment on a few things. One, policy training, the board takes full responsibility for the training that they receive before they began their term, I was very instrumental in that regard, especially with the former Chair at that time who was in charge of training. Even if there were a few things that we missed and few things that we made note of. In terms of the appropriate times to have certain conversations and discussions. In addition to that, to bring in certain individuals earlier on and to focus a great deal when it comes to each policy and to focus a great deal when it comes to looking at these Monitoring Reports, focusing a great deal on all these things that come into place later on. So, I take full responsibility for that going forward and I have made note of your comments thus far. Director Naeem, thank you so much. The second thing

is doing more, I strongly encourage that, we are here to do more than approve documentation and policy, and addition, we are definitely going to have a meeting outside of the board room, just to say, what else can we do. We will have the other signing officer of the organization there as well to figure out how best we can approach this approach, to making much more of an impact in regards to making sure the organization achieves its long-term ends. Perfect? Second, the comment that was made by Catherine Rousseau, the policy consultant who we had training from last Sunday, I think this is mostly with regards to GPs in terms of showing them to the board before so that comments can be made, to make changes. That is something to consider very seriously, that I didn't have an GPs to consider this meeting, for the meeting October 24th, I will be presenting my GPs as soon as those are done. Just, in our general social media page, comments can be made and I can make those changes appropriately, and then whatever documentation will be in the agenda package will be something that the board members have actually looked at, made their comments, and it will be relatively good to go. Give appropriate time, appropriate tie periods, to everyone to fully inspect, and so we can reduce those inefficiencies with that limited time period, and make sure that we are very much on point. And those are all the comments that I have. Director Hassan?

Director Hassan

Since we are on this topic I am just curious, how much did we pay that trainer to come and train us?

President Brar

3,500 dollars

Director Hassan

And that money came out of, for the board?

President Brar

No, it came out of the Executive Director's budget and my budget for professional development.

Director Hassan

Ok, so much question here is, how do we decide who is going to come and train us? Especially the board. When the board needs such training, who normally decides who should come and train?

Chair Plummer

So, I will speak on that one. So, anything with regards to what you just commented on, the board must be consulted on it and I must approve it – for anything to happen. That conversation that we had early on in our term was let's have more training for the board on an ongoing basis, then we have a management team, or the conversations we had in the office board room meetings is that is that I had a conversation with the management team about, let's have further training and the suggestion by the signing officers was about getting the policy consultant in, and then partial recommendations were made, and then I must sign off on anything before it happens.

Director Hassan

Is it any way possible for the future, when such training is taking place and an individual is being invited to train the board, can you as the CGO bring that to the board at the table? So, that we, the board of directors of this organization decide and then we can use the money that has been allocated for the board of Directors, instead of going outside and accessing different funds. And what was the reason that we used different

funds again? Why did we use the ED's and the President's funds? How come we didn't use our own?

Chair Plummer

That is a very good question. Considering the budget that I have... ED Champagne?

Ed Champagne

The philosophy was, when we set forward with the original budget for the Chair and the CGO and ultimately the Board of Directors, this training session that we undertook, let's call it three weeks ago, wasn't part of the original plan until we saw that maybe we could use a little better work tightening up our policy governance. That we decided we kind of need to have that extra training session. That was a conversation that happened between the three of us and because it was not in the Board of Governance budget we found different means to find the money to get that training done. Because we thought that training was pretty important.

Chair Plummer

And considering the comments that you made about having that, whoever is the training person brought to the board, their name or in terms of what, training will be like or who will be giving this training, is a very much reasonable comment and in the event we will have that conversation again, I will have that suggestion, about bringing it to the board table first, ask for your thoughts, have it approved before bringing that individual in, we will all have that common consensus and next year to, during the time, after the election process and we are going about the restructuring of the budget then we will ensure that we allocate appropriately to the board's budget so that we have enough for training ongoing inly and not just for a retreat period. So, those comments that you made Director Hassan were very much valued and very much appreciated. Any further comments?

President Brar

Brantford Homecoming is this weekend on Friday, so to everyone celebrating that, remember Happy Homecoming and we wish you a Happy Homecoming.

Chair Plummer

Another reminder, I see that our obligations are still open and that closes the 19th of October. Director Naeem, am I correct?

Director Naeem

Yes

Chair Plummer

Perfect, and any further reminders?

Nick DeSumma

Hiring closes on Thursday for any volunteers

Chair Plummer

Mr. DeSumma thank you so much. I think that is it so far.

15. Adjournment

Motion 6 (Wojtanowski/Small): Motion to adjourn

Vote: 9-0-0

Result: Motion Pass