I. Call to Order  
   a. Meeting was called to order by the Executive Vice President Whalen at 6:08pm

II. Roll Call  
   a. Please see Addendum I  
   b. Moved to move Judiciary’s report before the approval of minutes on the agenda by Jesse Scott through unanimous consent, 2nd by Enica Castañeda – motion carries

III. Report by the Judiciary: Brian Aynardi  
   a. Congratulations to everyone that was elected!  
   b. Run-off elections  
      i. Eberly College of Science (1 open seat)  
         1. Candidates not present  
      ii. College of Earth & Mineral Sciences (2 open seats)  
         1. Candidates not present  
   c. To be elected as a delegate, you must attend 2 consecutive meetings  
      i. Theoretically, if you were in attendance at this one, you could be voted in on April 29th  
      ii. This is retroactive if we have a record of your attendance for the last two meetings  
   d. Kyler Sherman Wilkins has declared his intent to run as at-large Delegate  
      i. Moved to approve Kyler as at-large delegate by Jesse Scott, 2nd by Erica Hildabridle – 15 in favor, 0 opposed, 2 abstentions – motion carries  
   e. Luis Ocampo has declared his intent to run as at-large Delegate  
      i. Moved to approve Kyler as at-large delegate by Jesse Scott, 2nd by Erica Hildabridle – 15 in favor, 0 opposed, 2 abstentions – motion carries  
   f. CONGRATULATIONS everyone!

IV. Approval of Minutes  
   a. Moved to approve minutes of April 1, 2015 as distributed by Jesse Scott, 2nd by Erica Hildabridle – 15 in favor, 0 opposed, 2 abstentions – motion carries

V. Open Student Forum  
   a. Graduate bell to ring upon graduation  
      i. Schreyer’s Honors college undergraduates ring a gong upon graduation – should graduate student be able to do this as well?  
         1. It could be hosted by the graduate school or hosted outside of the GPSA office  
         2. Consider talking to the Mncair honors program (works with low-income or minority students), who could potentially co-sponsor this purchase
3. Enica will obtain quotes for this purchase and report back to the Assembly

VI. Report by the President & President Elect: Danielle Rhubart / Kevin Horne

a. Finance & Business (April 7)
   i. Process for examining and cutting spending across the university
   ii. Opportunities to provide annual information
   iii. Looking for areas for student engagement and education
b. Meeting with Senior Administration (April 10)
   i. Have not yet received feedback on the Student Task force recommendation on health insurance
      1. Encourage successors to continue to follow up on these recommendations
   ii. Sexual assault
   iii. Counseling and Psychological Service
      1. $300,000 will continue to be allocated in the future
      2. Looking at reviewing the changes made this past year (i.e. did expanding to downtown work well?)
   iv. Smoke free campus
      1. Peer campuses are smoke free – UPUA has been considering a resolution to support this endeavor
   v. Student Government representation on various committees across the three governments (especially on the various committees of Board of Trustees)
   vi. State of the Student Body Reports
      1. Available at each of the Board of the Trustee meetings
   vii. Facilities Fee Advisory Board (April 23)
      1. Transition meeting will be in the next couple of weeks
      2. Review of the past year – what lessons have been learned, how can we continue forward
   viii. Student Activity Fee Board
      1. Lump-sum allocation will be reviewed every 3 years for adjustment
         a. Use the spending of the past 3 years
         b. Moved to approve language as presented by Meridith Bartley, 2nd by Luis Ocampo – 18 in favor, 1 opposed, 1 abstention – motion carries
   ix. GPSA Annual Survey
      1. This will be offered in full public form on Thursday (April 16) or Friday (April 17)
         a. This will be posted on the GPSA website – encourage committee chairs to look at these notes to direct future endeavors
   x. Upcoming events
      1. Financial Literacy & Health Care Workshop – Thursday, April 16
      2. G&P Appreciation Week – April 20-24
      3. Grad Cup – Saturday, April 25
   xi. Officially handing the reins over to Kevin Horne – best of luck and we all look forward to this next year of working with you!!
   xii. Project Decision Review Board
      1. This is the first year that a student has sat on this board
      2. Will be building an Ag Digester & replacing 2 barns that are around the sports complex – these will be moved out to the airport to prevent the foul odor from creeping onto campus following rain events
a. This project will cost approximately 7.5 million dollars and will be completed in June 2017
3. IM building Phase III – funding from FFAC in the amount of 27.3 million was approved at the last meeting
4. On-campus housing improvements (Pollack and East dorms are being renovated)
a. This project will cost 30.2 million
5. Airport renovations
a. Airport is technically owned by PSU
   i. This project will cost approximately 10.7 million and will be coming from federal grants
xiii. Kevin’s philosophy on student government:
1. There are two main pillars
   a. Shared governance
      i. Meetings reported on by Danielle & Nicole – working with the university to ensure that student input is presented
   b. Student Life
      i. What do we stand for? Professional development? Cultural? What do we want to spend our money on? What do we want to support?
         1. We need to set goals early and put together a list of what to accomplish with a plan of action
2. Reactionary student governments rarely work
   a. We need to make our government documents more friendly and clear
   b. Move meetings to a more central location (HUB?)
   c. Put more thought into resolutions
   d. Put more thought into how we spend our money
   e. The Agenda should come from the Assembly
3. Kevin will be reaching out to all newly elected delegates and officers to organize individual meetings to discuss goals and how we should start the new term
VII. New Business:
a. Constitutional Amendment to comply with Student Activities
   i. We need to add a component to our constitution (recommendation that it goes in Article VII, section A, that states: all amendments are subject to the approval by the Student Activities office
   1. The consequences of not complying are:
      a. Our constitution will not be recognized
      b. We will no longer have access to our ASA account (money would be frozen)
      c. We lose the ability to represent graduate & professional students
   2. There are the minimum requirements that are stipulated – all other student organizations need to have this in their constitution as well
ii. Moved to table this until Judiciary can take a second look by Kyler Sherman-Wilkins, 2nd by Luis Ocampo – 13 in favor, 4 opposed, 2 abstentions – motion carries
   1. Judiciary’s job is to make sure that the student organization complies with university policies, not to inject their own opinions
2. Recommend that the committee looks into what, if any, appeals process there is for amendments that are passed but are not supported by Student Activities
   a. Student Activities has the ultimate power
   b. GPSA has brought up this amendment in the past but has not voted to accept it
      i. We wanted to change our name last year, and in order to do so, we must comply with policies that are now set in place, which included this rule
   c. The Assembly cannot vote to accept this amendment today anyways – this gives everyone the opportunity to make an educated decision at the next Assembly meeting

VIII. Standing Committee Reports
   a. Internal Development: Kevin Horne
      i. Nothing to report.
      ii. Purpose of this committee is to examine the governing documents and internal processes of this organizations; evaluate resolutions for substance and improve effectiveness of the organization
      iii. Please talk to Kevin (kvh5130) if you are interested in chairing this committee in the future!
   b. Community Service: Erica Hildabridle
      i. PAWS drive will be going on until April 16th – please contact Erica (esh5111) if you have boxes that need to be picked up!
   c. Grad Cup: Ayla Gafni & Marika Merritt
      i. If you are interested in chairing this committee next year, please contact Marika (mnm5084)
      ii. Grad Cup will be on April 25 10:00am -3:00pm
          1. We have over 200 people registered (16 teams)
          2. We are still looking for VOLUNTEERS! Volunteers are needed 8am-5pm – please contact Marika (mnm5084) if you are available to help!
          3. On Friday, the Grad Cup committee will be meeting at the Law School lot at 5pm to test out activities and practice refereeing
          4. There will be an after Grad Cup social (~7pm) – still working with business downtown – more details will follow in the next few days
   d. Professional Development
      i. Nothing to report
   e. Programming Committee: Marika Merritt
      i. There will be a tailgate on Saturday (April 18) for Blue & White weekend
          1. We need at least 2 more drivers for this event – please contact Marika (mnm5084) if you are able to help!
          2. Food for this event will be Qdoba (just over $750.00)
          3. Moved to approve the expenditure of $850.00 by Luis Ocampo by unanimous consent, 2nd by Erica Hildabridle – dissent by Jesse Scott
             a. How many people attend these tailgates? (~80 people on average) – this food will cover approximately 75 people
             b. Tailgate will be advertised to all students and food will be available first come first served
             c. Moved to approve request as presented by Jesse Scott, 2nd by Jared LaGroue – 14 in favor, 3 opposed, 1 abstention – motion carries
ii. Recommendation for future expenditure requests
   1. These should be presented formally to the Assembly following the Treasurer’s report
      a. Moved to extend the report by 5 minutes by Luis Ocampo by unanimous consent, 2\textsuperscript{nd} by Erica Hildabridle – motion carries

iii. Transition social
   1. There will be a mixer next Wednesday (April 22) at Café 5:00pm-8:00pm
      a. This is for newly elected officials to meet their constituencies and the Assembly to get to know one another
      b. There will be appetizers available and email communication about the final place and time – please forward this to your constituencies!

iv. Graduate & Professional Student Appreciation Week (April 20-24)
   1. We need volunteers for all events! Especially the ice cream social on Thursday, April 23 from 2:30pm-5:00pm at the Gateway bridge – please find full schedule in addendum II
   2. Lion Surplus mixer will not occur
   3. Student Leader Roundtable on Monday morning (8am in Nittany Lion Inn) – this is really exciting! Dean Adair, Phillip Burlingame will be attendance, in addition to Presidents and VPs of student groups
      a. There is room for approximately 5 delegates to come – please let Kevin (kvh5130) or Nicole (nmb5273) know if you can attend!

f. Publicity & Media: Nicole Benevento
   i. All events have been and will continue to be posted on the GPSA webpage, FB page, etc.
      1. We depend on the delegates to invite other students! Encourage people to like the FB page!

g. Healthcare: Nathaniel Porter & Alison Franklin
   i. Please inform your constituents about the Healthcare Financial Literacy Workshop – April 16 5:00pm in 022 Deike Building
      1. Dr. Daad Rizk will be our guest speaker
      2. This will be videotaped and will be available on the GPSA webpage at a later date, as well

h. Human Diversity: Luis Ocampo
   i. Meeting next week with Dean Adair
   ii. Looking forward to survey results & receiving input form organizations during the Student Leader Roundtable on April 20\textsuperscript{th}!

i. PACC: Nathaniel Porter
   i. Nothing to report
   ii. Purpose of this committee is to represent, advocate for and organize events for students that are parents or are in committed relationships

j. Student Concerns: Kyler Sherman-Wilkins
   i. Current state of the committee report
      1. Attempts to communicate with the past chair have been made, but there has been little communication
         a. After talking with students about potential concerns, suggest that the committee think about addressing these in the coming year:
            i. LGBT – input or recognition, especially in the health care debate
ii. Graduate students opting out of representation by GPSA
   1. Rather than exempting them from the group, perhaps we should work on addressing these grievances – further comments should be sent to committee
   2. Encourage delegates to think of ways to improve GPSA infrastructure to make it a more inclusive environment
b. Please send contact information for these student organizations (and other graduate/professional student related organizations) to Kevin (kvh5130) or Nicole (nmb5273) so that we can open lines of communication for future roundtable events

IX. Report by the Executive Vice President: Douglas Whalen / Anthony Christina
   a. Doug: So much of the work that is done in GPSA is done by the committee chairs & committees
      i. Well done committee chairs & thank you for your service!
   b. Anthony: Committee chairs, liaisons and executive officers – please send reports to Anthony (aoc5144) by Sunday evening so that he can prepare and distribute the agenda by Monday evening
      i. Please try to give yourself generous time for your report – extending time during reports is tedious!
         1. Please also try to be aware of what information should be presented in ‘new business’
            a. Any requests for money should be written prior to the meeting and should be voted on in this section

X. Report by the Vice President of External Affairs: Nicole Benevento
   a. UP Student Transportation Committee (April 8)
      i. Tom Flynn, from OPP Master Planning and Design presented
         2. There are approx. 700 bicycle racks on campus
         3. Bike repair station issues should be resolved soon (Willard, Thomas, Stuckeman, Stadium)
      ii. Creamery Truck – initiative begun by UPUA
         1. BJC would provide space during events and Creamery would provide ice cream
         2. There are several issues that still need to be resolved, such as those of sustainability, storage, revenue, etc.
      iii. Review of Ride for 5 Program
         1. Costs are $42 / month - $5 is paid by employee/graduate student, $37 by transportation services
         2. Need to incentive people to use it regularly, as some only use it 1-2 times per month
      iv. Car Share
         1. Still in meeting with enterprise to discuss issues with insurance of individuals under the age of 21
      v. Bike Share survey results will be distributed in the near future so stay tuned!
   b. HUB Channel Selection Committee (April 14)
      i. Results of survey:
1. Changing to a three channel/day rotation (6am-12pm; 12pm-6pm; 6pm-12/2am)
2. CNN was the most requested channel and there were passionate responses against partisan news channels
3. Recommendations will go before the board in the coming weeks
c. HUB-Robeson Center Advisory Council
   i. HUB lawn is currently being reseeded & the full lawn should be open at the beginning of the Fall semester!!
   ii. The sidewalk in front of the PRCC office windows and Heritage Hall windows will be closed for three weeks starting on Monday, April 20
   iii. Find up-to-date information on campus construction projects here: http://www opp.psu.edu/planning-construction/projects
d. Upcoming events!
   i. Student Health Insurance Advisory Board Meeting (4/16)
   ii. Alumni Council (4/16-4/18)
   iii. Graduate & Professional Student Leader Roundtable (4/20)
   iv. Facilities Fee Advisory Council (4/23)
   v. Grad Cup (4/25)
   vi. HUB Space Allocation Appeals Meeting (4/27)

XI. Report by the Secretary: Courtney Davis
   a. Please send any information on events, etc. to GPSAnewswire@gmail.com for it to be included in the newswire!
   b. Looking to gather suggestions on a semesterly newsletter detailing events across campus, achievements on graduate & professional students, etc.
      i. Please send ideas and/or suggestions to Courtney (cld303)
      ii. Graduate school is hoping to hire a staff member for strategic communications, so it might be wise to open lines of communication with this office

XII. Report by the Treasurer: Courtney Davis & Ayla Gafni
   a. Ayla will begin working on the budget for the next fiscal year shortly
      i. Committee chairs, please begin thinking about budgets, as you will be contacted in the near future
      ii. Open to using the budget differently than it has been in the past (large portion has typically been spent on social events) but we need ideas on how to spend it!! Send those ideas to Ayla (arg225) so that we can work on this

XIII. Report by the Faculty Senate: Énica Castañeda / Azita Ranjbar
   a. Nothing to report

XIV. Report by Graduate Council
   a. Debate regarding membership criteria & responsibilities of faculty members
      i. A final vote on this will be made on May 6 – look for information in the coming weeks and provide your opinions!
      ii. The distinction between professional and research faculty will affect who can sit on thesis or dissertation committees so this affects everyone!

XV. Report by the Liaisons
   a. Health Care Committee – Alison Franklin (amy125) & Katie Kragh-Buetow (kraghbueto w@psu.edu)
      i. Report has been sent out with a draft of future health insurance plans – please see addendum III
         1. Website will be updated to reflect this information on Thursday, April 16
2. Premiums are listed before the subsidy is paid for by the university – these numbers are not yet available
3. Send individuals to the GPSA website (http://gpsa.psu.edu/healthcare/) for more information or have them contact Alison (amy125) or Nathaniel (ndp135) if they have any questions

b. Graduate Educational Equity Committee – Luis Ocampo
   i. Moved to extend report by 2 minutes by unanimous consent by Lillian Hill, 2d by Alex Murdoch – motion carries
   ii. Will be meeting next week and will report back to the Assembly accordingly
   c. THANK YOU LIAISONS FOR BEING AWESOME THIS YEAR!

XVI. Report by the Advisor: Philip Burlingame
   a. Nothing to report

XVII. Distribution of Awards
   a. Congratulations to all of those who won awards!
      i. Advocating for Student Concerns: Enica Castañeda
      ii. Community Service: Erica Hildabridle
      iii. Human Diversity: Luis Ocampo
      iv. Internal Development: Kevin Horne
      v. PACCC: Nathaniel Porter
      vi. Professional Development: Ariel Goodman
      vii. Programming: Ayla Gafni
      viii. Publicity & Media: Nicole Benevento
      ix. Student Health Insurance: Nathaniel Porter
   x. Delegate of the Year: Alison Franklin
   xi. Rodney Erickson Outstanding Dedication to PSU: Marika Merritt
   xii. Kenneth Martin GPSA Exemplary Service Award: Nicole Benevento

XVIII. Comments for the Good of the Order
   a. Executive officers: please do not select a room in the HUB for future meetings that costs money
   b. There will be a memo distributed in the coming days that details parliamentary tips and notes on voting procedures – please contact Anthony (aoc5144) with any questions
   c. Executive officers should start planning for administrative or faculty guest speakers in next year’s meetings
   d. Would like to have a solidified constitutional document by the first meeting of the Fall semester – hopefully we can work with the new chair of Internal Development before the start of the summer to get this process underway
   e. Resolutions or votes regarding the expenditure of money should be sent out to the assembly prior to the start of the meeting so as to increase transparency and ensure that meetings run smoothly

XIX. Adjourn
   a. Meeting adjourned at 8:17pm.

Respectively submitted,
Courtney Davis

President: Kevin Horne | khv5130@psu.edu
Addendum I (this reflects the 2015-2016 Assembly & Executive Officers)

GPSA Roll Call

P  – present
P/R – proxy sent
A  – absent
W  – left early
L  – late
E  – excused

Executive Board

Kevin Horne  P
Anthony Christina  P
Nicole Benevento  P
Courtney Davis  P
Ayla Gafni  P
Phillip Burlingame

Faculty Senate

Azita Ranjbar  W

Graduate Council

Brad Sottile  P
Kathryn Falvo  A
Morteza Karimzadeh  A
Colleen Unroe  A
jeffrey masko  A

Agricultural Sciences

Alison Franklin  P
Erica Hildabridle  P

Art & Architecture

One delegate seat vacant

Communications

Jared LaGroue  W

Education

Karyn Rizzo  E
two delegate seats vacant

Dickinson School of Law

Christina Gallagher  P
Theresa DeAngelis  W
Jessica Tully  P

Engineering
Jesse Scott  P
Ashish Shah  P
Wenjie Fei  P

Smeal College of Business
James Fan  P
Alexander Murdoch  A
1 delegate seat vacant

Earth & Mineral Sciences
2 delegate seats vacant

Liberal Arts
Veronica Anne Charbonnet  P
Stacey Mitchell  P
Jeremy Johnson  P

Health & Human Development
Adam Copeland  P
1 delegate seat vacant

Information Sciences & Technology
One delegate seat vacant

International Affairs
One delegate seat vacant

Nursing
One delegate seat vacant

Eberly College of Science
Meridith Bartley  P
Jason Bernstein  P
One delegate seat vacant

White Course Apartments
One delegate seat vacant

Inter-College Degree Program
Lillian Hill  P
2 delegate seats vacant

At Large
3 delegate seats vacant

Judiciary

Brian Aynardi  W
Seth Kandl  P
Alex Park  A
# Graduate & Professional Student Appreciation Week

<table>
<thead>
<tr>
<th>MONDAY</th>
<th>TUESDAY</th>
<th>WEDNESDAY</th>
<th>THURSDAY</th>
<th>FRIDAY</th>
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<tbody>
<tr>
<td>April 20</td>
<td>April 21</td>
<td>April 22</td>
<td>April 23</td>
<td>April 24</td>
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<tr>
<td>EVENTS:</td>
<td>8:00-9:30am – G&amp;P Student Leader Round Table (NLI)</td>
<td>10:00 a.m. – 2:30 pm</td>
<td>11:00 a.m. - 3:00 p.m. – Webster’s Coffee Hour and possible band or read in</td>
<td>10:00am - 2:00pm: Photos Smeal Atrium (both sides – another group will have a table until 11:30am, but should not interfere)</td>
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<td>10:00 a.m. - 2:00 p.m. – Webster’s Coffee Hour and possible band or read in</td>
<td>Massages – LOCATION TBD</td>
<td>2:30 p.m. – 5:00 p.m. Ice Cream – Gateway Bridge (underneath/outdoor space)</td>
<td>11:00 a.m. - 3:00 p.m. HUB for card making: Table #2</td>
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<td>4:00p - 8:00pm Photos NLI</td>
<td>Needs small table (set-up 9:30am)</td>
<td>4:30 p.m. - 7:00 p.m. - HUB for card making: (tentative) Table #4</td>
<td>7:00-8:30: Bellefonte Borough Round Table</td>
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<td>1:00 p.m. - 3:00 p.m. - HUB for card making: Table #6</td>
<td>TBD Mixer TBD</td>
<td>11:00 a.m. - 3:00 p.m. HUB for card making: Table #8</td>
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<td>COSTS:</td>
<td>$500 Refreshments, light breakfast foods, and room reservation (40 people)</td>
<td>$290 for 1,000 postcards – from Multimedia Print Center PAID – PO</td>
<td>$200 Coffee/Tea and pastries at Webster’s PENDING SERVICE</td>
<td>$320 - $80 per hour for photographer (this includes editing) CONTRACT DONE - CHECK</td>
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<td>$200 Coffee/Tea and pastries at Webster’s PENDING SERVICE</td>
<td>$235 Masseuse Denice Gray – All About You Therapeutic Massage CONTRACT DONE - CHECK</td>
<td>$241 for 160 students from Creamery PAID - PO</td>
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<td>$150 Eric Farmer – musician CONTRACT DONE - CHECK</td>
<td>$200 Coffee/Tea and pastries at Webster’s PENDING SERVICE</td>
<td>$150-$200 Beverages &amp; Cookies at the Round Table</td>
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<td>$320 - $80 per hour for photographer (this includes editing) CONTRACT DONE - CHECK</td>
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<td>NEEDS:</td>
<td>NEEDS: (good) singers, instrumentalists, bands, readers for Webster’s – send ideas to <a href="mailto:enica@psu.edu">enica@psu.edu</a></td>
<td>NEEDS: Volunteers for tabling – Enica (1-3)</td>
<td>NEEDS: Volunteers for tabling – Enica (11-1), Lily Hill</td>
<td>NEEDS: 1 volunteer to help photographer keep track of time and students who are signed up for photos</td>
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<tr>
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<td>NEEDS: 1 volunteer to help photographer keep track of time and students who are signed up for photos – Enica</td>
<td>NEEDS: Volunteering for tabling – Marika (maybe)</td>
<td>NEEDS: Volunteers to serve ice cream – sign-in grad students – Lily (TBD); Marika (2:45 – 5:00)</td>
<td>NEEDS: Volunteers for tabling – Enica (11:30-3)</td>
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<td>NOTE: Ecology having Spring Mini-Symposium that evening</td>
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What do we know about the medical plan?

After a competitive bidding process, Aetna has been selected to continue as the Penn State Student Health Insurance provider. The plan is similar to the 2014-2015 plan. Nearly all visits and procedures at University Health Services will continue to be covered at 100%, while services elsewhere will require some payment by the insured student or dependent. It is a platinum value plan, meaning that it covers the highest proportion of medical expenses allowed on an individual plan under the Affordable Care Act.

The plan brochure has not been released yet, but the following details provide an outline of the new student health insurance:

- Annual Deductible: $250 individual/$500 family
- Out of Pocket Limit: $1,300 individual/$2,600 family in-network; $15,000 out-of-network
- Non-UHS Primary Care Physician Office Visit: 100% after $10 copay preferred care/30% coinsurance non-preferred care
- Specialist Physician Office Visit: 10% coinsurance preferred care/30% coinsurance non-preferred care
- Outpatient Mental Health: 100% after $10 copay preferred care/30% coinsurance non-preferred care
- Inpatient Hospitalization: 10% coinsurance preferred care/30% coinsurance non-preferred care
- Emergency Room: 10% coinsurance after $150 copay (waived if admitted)
- Lab/X-Ray: 100% at UHS/10% coinsurance preferred care/30% coinsurance non-preferred care
- Prescribed medicines: 100% at UHS and Hershey Medical Center/$10-$30-$60 in-network/50% out-of-network
- UHS: 100% coverage with deductible waived

How much will the medical plan cost?

Annual premiums will be:

- College of Medicine (1st year students - starting 7/15/2015): $3195
- Undergraduate/Graduate/Graduate Assistant/College of Medicine: $3054
- Spouses and Dependents of students: $3054
- Visiting Scholars (monthly rate): $254.50

This represents a 7.8% increase for students but a decrease of 57% for spouses. Federal law now requires that premiums be set at the same rate for each individual, so all dependents will pay the same rate as students. A family of four or more would pay 4 times the individual rate, and this is the highest premium any student with a family would pay.

Graduate Assistants and Fellows will continue to receive subsidies from the University, although the exact rates have not yet been announced.
How will copays and deductibles work together?

As long as they are with preferred providers, most non-UHS primary care physician office visits (not specialist visits) and non-CAPS outpatient mental health visits will fall under a copay system in the new health insurance plan. Deductibles do not apply to these appointments. An in-network mental health visit, for example, will cost $10 regardless of whether you have previously paid any or all of your deductible. Non-UHS or Hershey prescriptions at in-network pharmacies will also have deductible-exempt copays. The deductible will still be applied for emergency room visits, however, as 10% coinsurance is required after the copay.

How are prescription benefits changing?

Formulary prescriptions available at UHS and Hershey will continue to be covered at 100% and prescriptions at out-of-network pharmacies will continue to require a 50% coinsurance. However, prescriptions at pharmacies in the Aetna provider network will now be available for $10/$30/$60 copays. This allows greater flexibility for students and families who need prescriptions when UHS is closed, over holidays, and when traveling.

What should we expect in the future (beyond 2015-2016) and is there anything we can do now to look ahead?

Our contract covers multiple academic years. The basic structure of benefits will remain the same throughout this contract, with adjustments being made primarily to reflect any legal changes or changes in services available through UHS.

The premium is subject to annual adjustment based on utilization, enrollment and overall growth in health care costs; the more people are enrolled in our plan and the less costly treatment they require as an entire population, the lower rates are likely to be in following years. This does not mean that a single individual should not seek necessary treatment in hopes of keeping cost low; insurance is meant to be utilized and any one individual is not likely to affect the overall premium level substantially. ACA-related taxes on health insurance are also set to increase, adding costs over time to the plan.

Nevertheless, even once a contract is enacted, it will be difficult to predict all future changes. Utilization can change markedly from year to year, and changes to definitions, formulae, or legal interpretation can produce notable consequences for our plan.