

LSU Health & Dental Plan: **Plan Fee Increase Referendum FAQ**



WHEN, WHERE, AND HOW DO I VOTE?

You can vote between **May 27 - May 29, from 10 am - 5 pm, at the Student Union Building Upper Lounge**. Please remember to bring your Student ID, as you need it to vote.

WHAT ARE THE PROPOSED CHANGES?

1. The referendum proposes increasing the Health & Dental Plan fees from \$289.62 to a maximum of \$345.00 for the 2024-2025 policy year, as well as the possibility of increasing Plan fees by up to 10% in the following years to account for inflation.
2. This increase would amount to less than \$5 per month, and it would allow you to continue accessing the comprehensive health and dental services provided by the Plan.

WHY IS THE FEE INCREASING?

1. High claims: Health claims have increased by 14% and dental claims have increased by 39% over the past year – the highest utilization seen under this Plan to date. This means that students are greatly in need of and are benefiting from these services at a growing rate.
2. Inflation: The costs of health and dental care services are rising over time.

Due to the above two reasons, the cost of the Plan has increased substantially over time, and the current fee is unable to sustain this service at the current level.

WHAT HAPPENS IF THIS REFERENDUM FAILS?

1. The LSU will have to lower the cost of the Plan by reducing benefits. For instance, coverage for dental care (e.g. cleanings, x-rays, fillings, etc.) and health practitioners (e.g. psychology, physiotherapy, massage therapy, etc.) would be drastically reduced.
2. Reducing these benefits means that students will pay more out of pocket when accessing these services at the clinics.

CAN I OPT OUT OF THE HEALTH & DENTAL PLAN?

If you are already covered by an equivalent health and/or dental plan, you can opt out during the Change-of-Coverage Period and receive a refund for the amount of the Plan.

I OPT OUT OF THE PLAN EVERY YEAR, CAN I STILL VOTE?

Yes, even if you opt out every year, thousands of your fellow students rely on the Health & Dental Plan for important medical needs, and you should vote with their interests in mind.

FOR ADDITIONAL INFORMATION:

You can learn more about the LSU Health & Dental Plan [here](#). A similar plan, if purchased individually, would cost upwards of \$1,000 per policy year.