

1 **Resolution 19: Student Health Insurance Optional Dental Plan**

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

5 **WHEREAS**, based on information for fairhealthconsumer.org for zip code 14850, the  
6 estimated charges for major dental work such as root canals, wisdom tooth extractions,  
7 crowns or replacement teeth after an accident total in the thousands of dollars<sup>2</sup>; and

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

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

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

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

17 **WHEREAS**, the coverage provided by the SHIP Dental Plan provides very little  
18 insulation from the large financial risk associated with major dental expenses<sup>3</sup>;  
19 therefore be it

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

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

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

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

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<sup>1</sup> <http://www.gannett.cornell.edu/cms/pdf/insurance/upload/Dental-Brochure.pdf>

<sup>2</sup> See attached spreadsheet “Comparison of Dental Costs & Coverage.xlsx”

<sup>3</sup> In “Comparison of Dental Costs & Coverage.xlsx”, Scenarios tab.

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32 **RESOLVED**, that the Cornell University Office of Student Health Insurance report  
33 back to the GPSA on the progress of the items in this resolution during the 2013-2014  
34 academic year; and

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

43

44 Respectfully submitted

45 Paul Berry, Member, GPSA Student Advocacy Committee

46 Nicole M. Baran, GPSA Executive Vice President