

[In these minutes: Disability insurance, Presentation to the Deans]

ACADEMIC HEALTH CENTER STUDENT CONSULTATIVE COMMITTEE (AHC SCC) MINUTES

WEDNESDAY, MARCH 26, 2008

5:00 - 6:00 p.m.

488 CHILD REHAB CENTER

[These minutes reflect discussion and debate at a meeting of a committee of the University of Minnesota Senate; none of the comments, conclusions, or actions reported in these minutes represent the view of, nor are they binding on the Senate, the Administration, or the Board of Regents.]

PRESENT: David Nelsen, Chair (Medical School-3rd Year), Mary Avriette (Veterinary Medicine), Bradley Johnson (Clinical Lab Sciences), Lindsey Lundeen (Pharmacy-Duluth), Megan Witucki (Pharmacy-Twin Cities).

REGRETS: Amenah Babar (Public Health), Elizabeth Bassett (Nursing-Twin Cities), Emily Erickson (Nursing-Rochester), Jerod Klava (Dentistry), Jessica Kream (Physical Therapy), Jennifer Landwehr (Medical School-Duluth), Kimberly Langer (Mortuary Science), Karen Myren (Medical School-3rd Year), Sarah Sting (Dental Hygiene), Elizabeth Welle (Occupational Therapy).

GUESTS: Sue Jackson.

1. DISCUSSION OF STUDENT DISABILITY INSURANCE

Sue Jackson, Director of Student Health Benefits, joined the meeting to discuss student disability insurance. She noted that the Dental School already offers this coverage, since a dentist has a lifetime earning potential of \$5 million. Since the Medical School was also considering coverage, she was asked to research the topic for AHC students as a way to provide students with long-term protection of their investment at a low cost.

She said a main reason to consider a group plan is to guarantee future insurability. When graduated students try to buy this type of plan there are many conditions that will create an exclusion, such as depression and anxiety, diabetes, cardiac conditions, latex allergies, back and neck pain, and maternity.

Sue Jackson then distributed a draft plan from Guardian Insurance which included the following features:

- Cost of living increase
- Student loan payoff
- Benefits to retirement age of 67
- 90 day waiting period
- Two year rate guarantee
- Initial lump sum payment
- Survivor benefits

However, she noted that the most important benefit is the conversion privilege that is guaranteed.

She said that an RFP process will need to be done for this option, but she thinks that cost would be about \$60 per month for a 12 month plan. This covers the plan cost with all options and administrative overhead. However, to ensure this price, all AHC students would need to participate.

There is also an option for a true medical definition, which would allow each participant to define their own occupation. This would mean that if a student completed their training in a particular field, and then was unable to practice in that field, the plan would consider the student partially disabled.

Q: Is there a limit on the injury in order for the plan to pay?

A: An injury does not have to occur on-the-job to be covered by the plan.

Q: Will students receive a reduced rate after graduation?

A: It will be better because they are already covered by the plan.

Q: What is the underwriting process?

A: There is none because the University is purchasing coverage for the group.

Members made the following comments:

- College boards might want an opt-in or opt-out process
- No underwriting is a major feature of this plan
- Students will need an education on what this provides otherwise they will just see the dollar amount
- Medical definitions defined by the student would be helpful since not everyone has the same track when they graduate from certain programs

2. PRESENTATION TO THE DEANS

Members noted that there were two main areas from the last meeting that students are interested in pursuing: language offerings and off-campus experiences.

FOREIGN LANGUAGE OFFERINGS

Members made the following comments:

- Should this be offered or required?
- Experience should be interdisciplinary
- Program could start with one language, such as Spanish, and expand to other offerings, such as Hmong and Somali
- On-line would be best, such as an at-our-own pace tutorial supplemented with a weekly webinar
- General course could be offered first followed by a more specific course for a subject area, such as veterinary medicine
- Medical terminology class is already offered on-line [Following the meeting it was determined that there are two Spanish Medical Terminology classes, Intermediate and Advanced, which require 1st year college level Spanish or equivalent]

OFF-CAMPUS EXPERIENCES

Members made the following comments:

- This should be a requirement of every program and could be completed by an international, rural, or urban experience
- Deans need to find extra funding to help students pay
- Experiences can be of a short duration
- Equality is needed between the programs
- Experience would not need to be part of the curriculum
- Students want to participate, but it is hard to find placement and funding

The preliminary recommendations are:

FOREIGN LANGUAGE

1. One foreign language should be offered to provide students with short phrases to great patients and general medical terminology
2. This option should be made as an on-line module, with links to outside resources, and include an interdisciplinary module
3. Foreign language should not be required, but programs should not discourage student enrollment
4. If the first class is successful, it should be expanded to include other languages and/or a second program-specific course

OFF-CAMPUS EXPERIENCES

1. Each program should be required to offer three types of experiences: international, rural, and urban for their students
2. The experiences can be outside the curriculum

3. Students should be required to complete one experience, of a minimum time commitment, during their career
4. Deans should provide extra funding to students for these experiences

3. OTHER BUSINESS

With no other business, David Nelsen thanked the members for attending and adjourned the meeting.

Becky Hippert
University Senate