I. **Call to Order**  
a. The meeting is called to order by the Executive Vice President at 6:03 p.m.

II. **Roll Call Attendance – See Addendum I**

III. **Adoption of the Agenda**  
a. Bill 66-10 should be 66-14 because 66-10 was the Fall Dissertation Boot Camp bill.  
b. Hearing no objections, those changes are adopted.

IV. **Approval of past meeting minutes**  
a. Hearing no objection to the past meeting’s minutes, the minutes are approved as distributed.

V. **Open Student Forum**  
a. No student comments.

VI. **Special Presentation by Holly Rochford, Early Child Care Programs and Services**  
a. Rochford oversees the child subsidy program; the coordinator of the program is Tanya Lucas.  
b. Looking to get participation from GPSA in a new advisory committee so they can better serve student parents.  
c. Recommendations:  
   i. Students should be able to enroll their children, and students studying early child care should be able to work in the centers.  
   ii. How can we support student parents outside normal business hours?  
   iii. The subsidy program for low-income parents is a very successful part of the early child care program.  
d. There are eight early child care centers – two at the main campus and one at Innovation Park; the rest are distributed throughout the Commonwealth.  
e. The subsidy program started in 1997; the office learned best practices from University of Wisconsin and other leaders.  
f. One in four college students has children; 43% are single moms. 88% of families are at 200% of the poverty level or below.  
g. Affordable child care is classified as 10% of your income. Obviously, for many students, child care costs much more than 10% of their income.  
h. There is not a lot of good data on graduate students, but we know about 5,000 undergraduates have children.  
i. Questions  
   i. Are PhD students enrolled in 600-level courses currently eligible?  
      1. No, because a student has to be enrolled full-time and paying the student activity fee.
ii. How much does the subsidy cover?
   1. Subsidy pays 75% of tuition; currently a student receives $5,000.

iii. How are the subsidies allocated?
   1. The program has been funded through a federal grant that requires the university to serve undergraduates first.
   2. So far every family has been served, but only because the program isn’t well known (and thus the need isn’t well known). This year 76 families are receiving aid.
   3. There would be a waiting list (and there has been in the past) if there was an increase in need without an increase in funding for the program.

iv. Why the full-time requirement?
   1. The requirement is primarily for undergraduate students, as a condition of the federal grant. They are considering setting different eligibility standards for graduate students.

v. Are only undergraduates and graduate students eligible?
   1. Professional students are also eligible.
   2. World campus students aren’t currently eligible, but is something they want to consider.

vi. Are there limits to where the subsidies can be used, or which children can be covered?
   1. The child has to be birth to five; school-age children are not covered currently.
   2. The subsidies can also be used at non-university affiliated child care centers.

vii. How can GPSA help?
   1. Need to spread the word to show the need.
   2. If you would like to be involved in the advisory committee, please let Kevin know.

VII. Executive Officer Reports
   a. President (Kevin Horne)
      i. We need people to sign up for the Penn State Day of Service on October 16. It’s a four-hour commitment with free food.
      ii. LionPATH is committed to addressing the issues and at least updating the students on the progress being made. There is a group of students to work through and prioritize issues.
      iii. There has been an Executive Board resignation, so we need someone to fill the Faculty Senate role.
      iv. Kevin attended a meeting with president of Men Against Violence. They are looking for a GPSA representative; talk to Lily if you are interested.
      v. Board of Trustees: When Allie’s term ends this summer, we would like to get the governor to reappoint a student to the seat. Now that there’s an appointed student seat, it’s not clear if the unofficial seat is staying.
vi. Student Budget Advisory Group is hopeful that in the next month there will be more clarity in some budget issues. Let Kevin know if you have suggestions on things you would like to see.

b. Vice President (Marina Cotarelo)
   i. We’ve decided to go paperless.
   ii. There is a career exploration workshop on October 15.
      1. The organizers are looking for three GPSA students to facilitate sessions (three sessions in the morning; one in the afternoon).
      2. Lunch is provided.
      3. Let Marina know if you are interested.
   iii. Delegates should contact/communicate with UPUA delegates and discuss how they work with their constituents.
   iv. Marina is working on putting together a graduate student leader roundtable.

c. Treasurer (Sidharth Agrawal)
   i. Our open purchase orders total $12,673, and include deposits for the Winter Gala and the Fall Dissertation Bootcamp catering.
   ii. Active spending bills total $13,572.

d. Secretary (Anne Whitesell); Nothing to report.

e. Faculty Senate: Nothing to report.

f. Graduate Council (Morteza Karimzadeh)
   i. Graduate faculty criteria were approved last year.
   ii. Dean of Arts & Architecture spoke about the problems these criteria have created in terms of filling committees.

VIII. New Business

a. Executive Board Approved Spending – Financial Literacy Workshop $150.25
   i. The event already happened and had good attendance.
   ii. There wasn’t really a chance to advertise.

b. Bill 66-10: Financial Literacy Seminar
   i. The seminar covers topics including personal finances, how to manage debt, retirement, creating a savings account, etc.
   ii. The event will hopefully be in later October or early November.
   iii. Questions:
      1. How many students showed up to the first seminar?
         a. 20 people showed up for the first.
      2. Will the second seminar be covering the same information as the first?
         a. Yes, it’s for the people that didn’t get a chance to sign up for the first one.
         b. The hope is that we will move to more tailored topics.
   iv. Motion to approve the bill via roll call; the motion is seconded.
   v. The bill is approved (see Addendum II for vote record).

c. Bill 66-11: Movin’ On Co-Sponsorship
   i. Movin’ On is held the last Friday of the spring semester.
   ii. Historically GPSA provides some money to cover costs for the artists.
iii. The sponsor of the bill is asking for $3,000; it has already been included as a line item in our show cause budget.
iv. How many grad and professional students attend?
   1. It's designed as a senior send-off, so that does include graduate students who are graduating.
   2. The event is open to everyone.
   3. 15,000 students showed up last year
v. Do we always give $3,000?
   1. Typically, yes.
   2. They asked for $5,000 last year.
   3. Last year the bill was only $1175.
vi. How much is UPUA giving?
   1. UPUA gives $10,000 – it comes out of their general funds.
vii. What is the general spending trend?
   1. In the last couple years it has been $3,000. Previously it had been $5,000.
   2. If the money doesn’t get used, we don’t really have a chance to use it.
viii. Do these artists get paid?
   1. Yes, they get paid for performing, but the standard industry practice is to provide hospitality.
ix. If the funding doesn’t go through, what happens?
   1. Seek alternative means of fundraising.
x. We could amend the bill to $2,000.
xii. Brittany moves to amend the bill to $2,000.
   1. Lily moves to pass the amendment by unanimous consent. Kevin Reuning seconds it.

Bill 66-12: SBA Halloween Mixer Co-Sponsorship

i. All graduate and professional students are invited.
ii. The sponsor of the bill is requesting $350, the same amount as last year.
iii. The Student Bar Association rents out Indigo a few hours on/around Halloween before it opens.
iv. Last year, tickets were $5, and were used to pay for the rental of the space. GPSA sold about 150 tickets.
v. Questions:
   1. Is there a date set?
      a. There is no date set currently.
   2. How much is the student bar association covering?
   3. What kind of food is there?
      a. Vegetarian and vegan options
      b. Are there gluten-free options?
   4. Is this going to be a registered event? Can alcohol be served?

vi. Brian motions to table the bill. Kevin Reuning seconds it.

e. Bill 66-13: Support for Community Spotlight Series Event
i. Kelly Diaz, from the LGBTQA coalition of graduate students, is present to discuss the event.

ii. The event will emphasize the importance of cultural competency and civic engagement.

iii. It will consist of one large panel, and then break-out sessions.
   1. 5:30-6:30 panel
   2. 6:45-8:00 break-out sessions

iv. The sponsor of the bill is asking for money to reserve the room, print posters. In exchange, the GPSA logo will be on promotional materials and GPSA will help advertise the event.

v. Lily moves to vote via roll call. Kevin seconds it.

vi. The bill passes (see Addendum II for vote record).

f. Resolution 66-02: GPSA Website
   i. Speaker of the Assembly can use her/his discretion in posting events on the calendar. Speaker’s objections can be overridden.

ii. Questions
   1. Does the event require a detailed description? The speaker would appreciate it.
   2. If the Speaker does not approve an event, she/he needs to provide a statement.
   3. To be included on the GPSA website, it does not need to be a Penn State-recognized group.
   4. Lily has already been doing this, so it does not add an additional burden. It is merely formalizing what is already happening.
   5. How does this effect the division of duties between secretary and speaker? That could be added to the bylaws.

iii. Discussion
   1. Should there be an amendment to include GPSA-managed social media?
   2. Do we need its own bill for Facebook page moderation?
      a. Creating events is more complicated
   3. Withdraw amendment

iv. Lily moves to adopt via unanimous consent. Bill seconds.

IX. Reports
   a. Speaker of the Assembly (Lillian Hill)
      i. There are lots of open delegate positions. Check the websites – if you see an open position, reach out to your friends.
      ii. Have the bills to Lily by 4pm on Monday so she can run things by the Judiciary and Exec Board.

   b. Internal Development (Jordan Morris)
      i. Internal Development is trying to formalize things that already happen, including division of duties and protocol for roll call votes on spending bills.

   c. Student Affairs (James Fan)
      i. Community Service (Steven DeGrazia)
1. Arboretum pumpkin festival is October 14 and 15, and we need volunteers to help with the clean-up; Jennifer Gibbs will be sending out a Google doc for those who are interested.

2. GPSA is co-sponsoring the PSU-MSU blood challenge.
   a. The kick-off of the blood drive is October 31.
   b. The community service committee is still working with other student organizations to get the t-shirt design and the final costs so they can put forward a spending bill.

3. The committee is looking into a Thanksgiving basket drive – putting baskets in academic buildings, and asking for nonperishables.

4. Volunteers are needed to be pen pals for students in the State College area (1 letter a month).

5. Trail maintenance day was a success. There were 6 participants, including two Humphrey fellows.

ii. Professional Development (Christine Mosich)
   1. Dissertation Boot Camp is next week.
   2. We have reached full capacity – 60 students with a wait list.
   3. Monday through Thursday, 9 to 4 pm, in HUB 129 B&C
   4. Looking for volunteers to help; Christine has the sign-up sheet.
   5. Career Services is hosting a graduate student panel on Wednesday, October 19; let Christine know if you are interested in sitting on it.

iii. Programming (Brian Conway)
   1. The last tailgate was a success, despite the weather.
   2. Next tailgate is November 5.
   3. Planning underway for the Winter Gala.

iv. Grad Cup (James Fan)
   1. Sign up to help with Grad Cup

v. Advocacy (Kevin Reuning)
   i. The committee is looking to bring in Sara Goldrick Rab.
   ii. UPUA Smoking Ban
      1. The committee would like to host a townhall to discuss the issue with graduate students.
      2. If there seems to be a graduate student consensus, then the committee will take up the issue (either for or against).

vi. Liaisons
   i. Student Sustainability Advisory Council (Shahrzad Jamshidi)
      1. The Council is planning events for the year, including the possibility of a trash audit (most of what ends up in the trash cans in the HUB can actually be recycled).
   ii. Student Insurance Advisory Board (Alison Franklin)
      1. See Addendum III for the complete report.
      2. Did our premiums go down when our utilization rates were low?
         a. No.
      3. What are the high-cost drugs?
a. Chemotherapy treatments, hemophilia, etc.
4. How do visiting scholars work into the equation?
5. Will Penn State health be allowed to bid to provide insurance to its students?
   a. No one is focused on that right now.

iii. LMS Committee (Jesse Scott)
   1. Canvas seems to be going smoothly.
   2. About 65% are transitioned.
   3. Front loaded unique features requested by Penn State.
   4. Have a plan in place for transitioning the remaining courses.
   5. Focus right now is on providing training – push to provide TAs with the same training as faculty

iv. Council of Lion Hearts (Steven DeGrazia)
   1. The Council of Lion Hearts consists of leaders of community service organizations.
   2. They recently had a retreat at Whipple Dam.

v. Transportation Services (Marina Cotarelo)
   1. There is new equipment for parking decks. The same rules still apply.

f. Judiciary (Jeremy Johnson)
   i. Gaps to fill: Faculty Senate, Agriculture, Arts & Architecture

g. Board of Trustees (Allie Goldstein)
   i. The Board of Trustees has approved the capital budget request.
   ii. The Outreach and Student Affairs committees had bylaw changes.
   iii. The Board of Trustees approved compensation for the president and members of the administration.
   iv. The next meeting is November 9 and 10 at University Park.
   v. You can apply to be on the committee or apply to be the trustee
   vi. PSU All In – launch of the diversity and inclusion initiative – will be held October 6 at 7:15 p.m.

h. Dr. Phil Burlingame
   i. Services available: the office of student legal services has new offices – paid for by your student activity fees; Shaver’s Creek; student newspaper readership program
   ii. Dr. Burlingame would like to recognize Steve DeGrazia going above and beyond the call of duty by attending the Council of Lion Hearts retreat.
   iii. Kyler was excellent in the Assassins.

X. Comments for the Good of the Order
a. Brittany Banik:
   i. From the GPSA theatre day survey – everyone loved the show and there were only 12 no-shows. Graduate students recommended healthier food options at future events.

b. Kevin Reuning:
   i. We need a chair of the healthcare subcommittee

c. Christine Mosich:
i. Please sign up to help out with Dissertation Bootcamp!

d. Kevin Horne:
   i. White Course apartments has a decreasing occupancy rate, so they are opening up the leasing earlier.

XI. Adjournment
   a. The meeting adjourned at 7:54 p.m.

Respectfully submitted,

Anne Whitesell
### Addendum I. Attendance

P = present  
PR = proxy  
L = late  
A = absent  
E = excused absence

<table>
<thead>
<tr>
<th>Office</th>
<th>Name</th>
<th>Attendance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Executive Board</td>
<td></td>
<td></td>
</tr>
<tr>
<td>President</td>
<td>Kevin Horne</td>
<td>P</td>
</tr>
<tr>
<td>Vice President</td>
<td>Marina Cotarelo</td>
<td>P</td>
</tr>
<tr>
<td>Treasurer</td>
<td>Sidharth Agrawal</td>
<td>P</td>
</tr>
<tr>
<td>Secretary</td>
<td>Anne Whitesell</td>
<td>P</td>
</tr>
<tr>
<td>Faculty Senator</td>
<td>Vacant</td>
<td>n/a</td>
</tr>
<tr>
<td>Graduate Council</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Graduate Council</td>
<td>Brianne Pragg</td>
<td>P</td>
</tr>
<tr>
<td>Graduate Council</td>
<td>Morteza Karimzadeh</td>
<td>P</td>
</tr>
<tr>
<td>Graduate Council</td>
<td>Alison Franklin</td>
<td>A</td>
</tr>
<tr>
<td>Graduate Council</td>
<td>Carol Rogers-Shaw</td>
<td>A</td>
</tr>
<tr>
<td>Graduate Council</td>
<td>Shahrzad Jamshidi</td>
<td>P</td>
</tr>
<tr>
<td>Judiciary</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Chief Justice</td>
<td>Jeremy R. Johnson</td>
<td>P</td>
</tr>
<tr>
<td>Associate Justice</td>
<td>Jesse Scott</td>
<td>P</td>
</tr>
<tr>
<td>Associate Justice</td>
<td>Michael Kramer</td>
<td>A</td>
</tr>
<tr>
<td>Assembly</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Agricultural Sciences</td>
<td>Vacant</td>
<td>n/a</td>
</tr>
<tr>
<td>Agricultural Sciences</td>
<td>Meredith Field</td>
<td>E</td>
</tr>
<tr>
<td>Art &amp; Architecture</td>
<td>Vacant</td>
<td>n/a</td>
</tr>
<tr>
<td>Communications</td>
<td>Vacant</td>
<td>n/a</td>
</tr>
<tr>
<td>Dickinson School of Law</td>
<td>Vacant</td>
<td>n/a</td>
</tr>
<tr>
<td>Dickinson School of Law</td>
<td>Fallon Dungan</td>
<td>E</td>
</tr>
<tr>
<td>Dickinson School of Law</td>
<td>Jordan D. Morris</td>
<td>P</td>
</tr>
<tr>
<td>Earth and Mineral Sciences</td>
<td>Vacant</td>
<td>n/a</td>
</tr>
<tr>
<td>Earth and Mineral Sciences</td>
<td>Vacant</td>
<td>n/a</td>
</tr>
<tr>
<td>Eberly College of Science</td>
<td>William Wright</td>
<td>P</td>
</tr>
<tr>
<td>Eberly College of Science</td>
<td>Brian Conway</td>
<td>P</td>
</tr>
<tr>
<td>Eberly College of Science</td>
<td>Erica Schwalm</td>
<td>P</td>
</tr>
<tr>
<td>Education</td>
<td>Xulu Zhang</td>
<td>P</td>
</tr>
<tr>
<td>Department</td>
<td>Name</td>
<td>Title</td>
</tr>
<tr>
<td>----------------------------------</td>
<td>------------------</td>
<td>-------</td>
</tr>
<tr>
<td>Education</td>
<td>Vacant</td>
<td>n/a</td>
</tr>
<tr>
<td>Education</td>
<td>Jinhee Choi</td>
<td>A</td>
</tr>
<tr>
<td>Engineering</td>
<td>John McKay</td>
<td>P</td>
</tr>
<tr>
<td>Engineering</td>
<td>Matt Krott</td>
<td>P</td>
</tr>
<tr>
<td>Engineering</td>
<td>Vacant</td>
<td>n/a</td>
</tr>
<tr>
<td>Health and Human Development</td>
<td>Austin Barrett</td>
<td>E</td>
</tr>
<tr>
<td>Health and Human Development</td>
<td>Samuel Masters</td>
<td>P</td>
</tr>
<tr>
<td>Information Sciences and Technology</td>
<td>Anthony Pinter</td>
<td>P</td>
</tr>
<tr>
<td>Inter-Collegiate Degree Program</td>
<td>Brittany Banik</td>
<td>P</td>
</tr>
<tr>
<td>Inter-Collegiate Degree Program</td>
<td>David Dopfel</td>
<td>P</td>
</tr>
<tr>
<td>Inter-Collegiate Degree Program</td>
<td>Lilian Hill</td>
<td>P</td>
</tr>
<tr>
<td>School of International Affairs</td>
<td>Jennifer Gibbs</td>
<td>E/PR</td>
</tr>
<tr>
<td>Liberal Arts</td>
<td>Kevin Reuning</td>
<td>P</td>
</tr>
<tr>
<td>Liberal Arts</td>
<td>Robert Zuchowski</td>
<td>P</td>
</tr>
<tr>
<td>Liberal Arts</td>
<td>Kyler Sherman-Wilkins</td>
<td>P</td>
</tr>
<tr>
<td>Smeal College of Business</td>
<td>Steven Di Grazia</td>
<td>P</td>
</tr>
<tr>
<td>Smeal College of Business</td>
<td>James Fan</td>
<td>P</td>
</tr>
<tr>
<td>Smeal College of Business</td>
<td>Vacant</td>
<td>n/a</td>
</tr>
<tr>
<td>At-Large Delegate</td>
<td>Mohammad Whaba</td>
<td>E</td>
</tr>
<tr>
<td>At-Large Delegate</td>
<td>Christine Mosich</td>
<td>P</td>
</tr>
<tr>
<td>At-Large Delegate</td>
<td>Sonny Arora</td>
<td>P</td>
</tr>
<tr>
<td>At-Large Delegate</td>
<td>William Dusch</td>
<td>P</td>
</tr>
<tr>
<td>At-Large Delegate</td>
<td>Vacant</td>
<td>n/a</td>
</tr>
</tbody>
</table>
### Addendum II. Roll Call Vote

Note: Bill 66-11 and Resolution 66-02 passed via unanimous consent.

<table>
<thead>
<tr>
<th>Office</th>
<th>Name</th>
<th>Bill 66-14</th>
<th>Bill 66-13</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agricultural Sciences</td>
<td>Vacant</td>
<td>n/a</td>
<td>n/a</td>
</tr>
<tr>
<td>Agricultural Sciences</td>
<td>Meredith Field</td>
<td>--</td>
<td>--</td>
</tr>
<tr>
<td>Art &amp; Architecture</td>
<td>Vacant</td>
<td>n/a</td>
<td>n/a</td>
</tr>
<tr>
<td>Communications</td>
<td>Vacant</td>
<td>n/a</td>
<td>n/a</td>
</tr>
<tr>
<td>Dickinson School of Law</td>
<td>Vacant</td>
<td>n/a</td>
<td>n/a</td>
</tr>
<tr>
<td>Dickinson School of Law</td>
<td>Fallon Dungan</td>
<td>--</td>
<td>--</td>
</tr>
<tr>
<td>Dickinson School of Law</td>
<td>Jordan D. Morris</td>
<td>Y</td>
<td>Y</td>
</tr>
<tr>
<td>Earth and Mineral Sciences</td>
<td>Vacant</td>
<td>n/a</td>
<td>n/a</td>
</tr>
<tr>
<td>Earth and Mineral Sciences</td>
<td>Vacant</td>
<td>n/a</td>
<td>n/a</td>
</tr>
<tr>
<td>Eberly College of Science</td>
<td>William Wright</td>
<td>Y</td>
<td>Y</td>
</tr>
<tr>
<td>Eberly College of Science</td>
<td>Brian Conway</td>
<td>Y</td>
<td>Y</td>
</tr>
<tr>
<td>Eberly College of Science</td>
<td>Erica Schwalm</td>
<td>Y</td>
<td>Y</td>
</tr>
<tr>
<td>Education</td>
<td>Xulu Zhang</td>
<td>Y</td>
<td>Y</td>
</tr>
<tr>
<td>Education</td>
<td>Vacant</td>
<td>n/a</td>
<td>n/a</td>
</tr>
<tr>
<td>Education</td>
<td>Jinhee Choi</td>
<td>--</td>
<td>--</td>
</tr>
<tr>
<td>Engineering</td>
<td>John McKay</td>
<td>Y</td>
<td>Y</td>
</tr>
<tr>
<td>Engineering</td>
<td>Matt Krott</td>
<td>Y</td>
<td>Y</td>
</tr>
<tr>
<td>Engineering</td>
<td>Vacant</td>
<td>n/a</td>
<td>n/a</td>
</tr>
<tr>
<td>Health and Human Development</td>
<td>Austin Barrett</td>
<td>--</td>
<td>--</td>
</tr>
<tr>
<td>Health and Human Development</td>
<td>Samuel Masters</td>
<td>Y</td>
<td>Y</td>
</tr>
<tr>
<td>Information Sciences and Technology</td>
<td>Anthony Pinter</td>
<td>Y</td>
<td>Y</td>
</tr>
<tr>
<td>Inter-Collegiate Degree Program</td>
<td>Brittany Banik</td>
<td>Y</td>
<td>Y</td>
</tr>
<tr>
<td>Inter-Collegiate Degree Program</td>
<td>David Dopfel</td>
<td>Y</td>
<td>Y</td>
</tr>
<tr>
<td>Inter-Collegiate Degree Program</td>
<td>Lilian Hill</td>
<td>Y</td>
<td>Y</td>
</tr>
<tr>
<td>School of International Affairs</td>
<td>Jennifer Gibbs</td>
<td>Y</td>
<td>Y</td>
</tr>
</tbody>
</table>
Addendum III. Student Health Advisory Board Notes

The Student Insurance Advisory Board met with Aetna on Thursday, September 22 at Aetna’s request to go over our plan performance to date for the 2015-2016 academic year. Morteza was present, but I was, unfortunately, sick, but I requested that the presentation be sent to me electronically. This update was drafted after going over the presentation and, then, confirming with Morteza and chair of the SIAB, Karen Kline.

I’m going to go over the main points from the meeting. If anyone has more specific questions, please feel free to talk to us. At this point, our utilization for the 2015-2016 academic year, so last year, is a little over 90%, which is higher than expected. It was anticipated that utilization would be around 84%. Note that claims for the 2015-2016 year are still coming in and being processed, so we won’t have final numbers until later this year or early 2017. However, this utilization will be used to anticipate the 2017-2018 trends and premium rates. And for reference, our plan utilization for 2014-2015 was 78%.

Aetna listed the main drivers of the increased utilization to be specialty drugs (some of which are very costly in the $1,000's/prescription), higher numbers of hospitalizations than previous years, and shifts in demographics with less undergrads and graduate students without assistantships taking the plan. Aetna did provide some comparisons with our peer institutions for a reference point of how our plan is doing compared to other SHIPs. In many instances, our plan had higher utilization than peer institutions, but it was also noted that our plan is different than those offered at other institutions, our demographic may be different, and things like hospitalizations cannot necessarily be controlled. So, the comparisons, while a reference point, are not apple-to-apple comparisons.

Finally, for the 2017-2018 plan year, Penn State will be going out to bid and the mandatory insurance for all students will be put in place. So, in early spring, health insurance providers will be coming here to bid on our plan. While our utilization has been higher than anticipated, the process of going out to bid and the implementation of mandatory health insurance for all students will hopefully help bring more competitive premium rates to the table. The SIAB will be involved in the bidding process and selection of the new insurance provider and plan. So, we will be asking for feedback from fellow graduate students about plan design in early spring. Keep a look out for email requests that will be sent out to the delegates to obtain feedback from your constituents.