

1 **ARTICLE 24. HEALTH INSURANCE**

2 GTFF Proposed Language | ~~GTFF deletion~~ | UO Proposed Language | ~~UO deletion~~ |
3 Agreed Upon Language | Status Quo
4

5 **Section 1a.** All GEs employed at or above the minimum FTE for a GE position as specified in
6 ARTICLE 22 are eligible for health insurance premiums outlined in this article. In addition, all
7 GEs employed Spring Quarter who are continuing in their graduate program and who pay their
8 portion of the premium by the end of the grace period for summer payment are also eligible for
9 summer health insurance as outlined in this article. Students who have graduated in spring term
10 or who have withdrawn from or are otherwise not continuing in the graduate program at the end
11 of spring term are not eligible for this benefit. For the purposes of this section, students who are
12 on approved academic leave in the subsequent Fall Quarter or Academic Year are considered
13 continuing in their graduate program. GE and University contributions are outlined in the
14 schedule found in APPENDIX D.
15

16 **Section 1b.** The University will make lump sum health insurance premium payments (excluding
17 administrative costs as described in Section 5) to the GTFF Health and Welfare Trust
18 (hereinafter referred to as the GTFF Trust) for the purchase of health insurance by the GTFF
19 Trust.
20

21 Each lump sum payment will be paid to the GTFF Trust within 30 days of receiving the list of all
22 eligible GEs enrolled in the health insurance plan from the GTFF Benefits Administrator.
23

24 During Fall, Winter, Spring and Summer terms, for those with GE appointments, the University
25 will contribute 95% of their health insurance premium costs. GEs in each enrollment category
26 (as detailed in APPENDIX D) will contribute 5% of the quarterly premium for their selected
27 coverage.
28

29 During the term of this agreement, the University shall be responsible for 95% of premium
30 increases only to maintain the current level of benefits. ~~Whenever the premium increase is in~~
31 ~~excess of 10%, the University shall be responsible for 50% of the marginal premium~~
32 ~~increase over 10%.~~ The University shall not be responsible for premium increases associated
33 with nonnegotiated expansion of current benefit levels.
34

35 Both the GTFF and the University will encourage the GTFF Trust to revise benefits to keep total
36 premium increases below 10% whenever feasible.
37

38 The GTFF and the University will instruct the Trustees of the GTFF Trust that any return of
39 premium overpayments and any premium credits received from or credited to the GTFF Trust
40 by an insurer shall be applied in accordance with the Health and Welfare Trust Agreement.
41

42 For students without summer GE appointments who are eligible for insurance outlined in
43 Section 1a above, the University will contribute ~~98~~5% of premiums. Students in each enrollment
44 category (as established APPENDIX D) will contribute ~~4~~5% of the quarterly premium for their
45 selected coverage.
46

47 **Section 1c.** For any yearly premium increase less than 5%, for every dollar (\$1.00) the
48 University saves relative to a 5% premium increase, the total pool used to supplement GE
49 minimum salary shall be permanently increased by fifty cents (\$0.50).
50

51 The percentage of saving relative to a 5% premium increase is calculated by taking the
52 difference between the cost of applying the new health insurance plan to the prior year's
53 enrollment in the health plan and the actual cost of the prior year. Due to the nature of insurance
54 billing, any increases to minimum salaries shall be applied at the end of Fall term and applied
55 retroactively to the start of the term. The Union may not grieve the retroactive nature of this pay.
56

57 **Section 2. LOAN FUND and PAYROLL DEDUCTION.** The University will allow GEs the ability
58 to borrow the difference between GTFF Health Plan insurance premium costs and the
59 University's health insurance contribution for each year to pay for the remainder of each GEs
60 premium cost needs. All GEs will be eligible for this loan, which will be repaid to the University
61 by means of payroll deduction. If no payroll deduction is available, GEs will be billed for
62 repayment of outstanding loan balances. Failure to repay loans in a timely manner may result in
63 termination of appointment, blocking of registration and/or disenrollment, late payment fees, and
64 interest. GEs must reapply for the health insurance loan at the beginning of a term in order to
65 receive insurance coverage using the insurance loan fund and payroll deduction. A GE must
66 have an appointment in the term in which they apply for the loan. All insurance premium
67 amounts loaned by the University to GEs who have enrolled in the GTFF Health Plan will be
68 included in the University's Fall term lump sum payment to the GTFF Trust.
69

70 **Section 3.** The GTFF Trust is solely responsible for the administration of any health care plan it
71 offers. The GTFF will recommend to the Trust that the GTFF Trust Board of Trustees give
72 voting rights to the member appointed by the University administration.
73

74 **Section 4.** The University will contribute ~~\$116,377 in AY2023-2024, \$122,196 in AY2024-~~
75 ~~2025, \$128,305 each year in AY2025-2026 \$134,720 in AY2026-27, \$141,456 in AY2027-28,~~
76 \$148,529 in AY2028-29, and \$155,956 in AY2029-30 to cover the costs of health insurance

77 administrative services incurred by the GTFF Trust, including students receiving coverage
78 through COBRA and training grants, for each fiscal year through the end date of the current
79 collective bargaining agreement. This fee will be paid on September 16 or the closest business
80 day.

81

82 **Section 5.** GEs on nine-month appointments who were employed during the Spring term and
83 who have accepted an appointment for the following Fall term shall, upon payment of the
84 appropriate fee, retain access to the services of the Student Health Center during the Summer
85 term.