University of Oregon Management Proposal
June 5, 2026
(Track changes reflects modifications of the original cba language)

ARTICLE 24. HEALTH INSURANCE

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 Students who have graduated in spring term or who have withdrawn from or are otherwise not continuing in the graduate program at the end of spring term are not eligible for this benefit.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

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

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

In 2019 the parties agreed that during ~~During~~ Fall, Winter, Spring and Summer terms, for those with GE appointments, the University will contribute 95% of their health insurance premium costs. GEs in each enrollment category (as detailed in APPENDIX D) will contribute 5% of the quarterly premium for their selected coverage. However, the 95% UO / 5% GE premium split going forward is permanently altered as described below, actual premium splits are contained in the table in Section 1d. below.

During the term of this agreement, the University shall be responsible for 95% of premium increases only to maintain the current level of benefits. Whenever the premium increase is in excess of 10%, the University shall be responsible for 50% of the marginal premium increase over 10%. The University shall not be responsible for premium increases associated with non-negotiated expansion of current benefit levels.

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

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

For students without summer GE appointments who are eligible for insurance outlined in Section 1a above, the University will contribute 85% of premiums. Students in each enrollment category (as established APPENDIX D) will contribute 15% of the quarterly premium for their selected coverage. However, the 85% UO / 15% GE premium split is permanently altered as described above.

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

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

Section 1d. The table below reflects the premium share and salary increase adjustments made under Section 1b. and 1c. above. **[As GTFF Trust provides annual rates to UO, please verify the table below is correct.]**

Year	**GE Share**	**UO Share**	**Annual Increase (1b)**	**Salary Increase (1c)**
AY 2019 - 2020	5.0%	95.0%	N/A	
AY 2020 - 2021	5.0%	95.0%	6.8%	
AY 2021 - 2022	5.0%	95.0%	0.4%	2.0%
AY 2022 - 2023	5.9%	94.1%	12.2%	
AY 2023 - 2024	5.9%	94.1%	1.3%	1.5%
AY 2024 - 2025	5.8%	94.1%	5.3%	
AY 2025 - 2026	6.0%	94.0%	10.8%	
AY 2026 - 2027				
AY 2027 - 2028				
AY 2028 – 2029				
AY 2029 – 2030				
AY 2030 - 2031				

Section 2. LOAN FUND and PAYROLL DEDUCTION. The University will allow GEs the ability to borrow the difference between GTFF Health Plan insurance premium costs and the University's health insurance contribution for each year to pay for the remainder of each GEs premium cost needs. All GEs will be eligible for this loan, which will be repaid to the University by means of payroll deduction. If no payroll deduction is available, GEs will be billed for repayment of outstanding loan balances. Failure to repay loans in a timely manner may result in termination of appointment, blocking of registration and/or disenrollment, late payment fees,

and interest. GEs must reapply for the health insurance loan at the beginning of a term in order to receive insurance coverage using the insurance loan fund and payroll deduction. A GE must have an appointment in the term in which they apply for the loan. All insurance premium amounts loaned by the University to GEs who have enrolled in the GTFF Health Plan will be included in the University's Fall term lump sum payment to the GTFF Trust.

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

Section 4. The University will contribute ~~$116,377 in AY2023-2024, $122,196 in AY2024-2025,~~ $128,305 in each year of the agreement ~~AY2025-2026~~ to cover the costs of health insurance administrative services incurred by the GTFF Trust, including students receiving coverage through COBRA and training grants, for each fiscal year through the end date of the current collective bargaining agreement. This fee will be paid on September 16 or the closest business day.

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