

ARTICLE 23
HEALTH INSURANCE

Proposed 9/5/14

Section 1a. All GTFs employed at .20 FTE and above are eligible for health insurance premiums outlined in this article. In addition, all GTFs 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. GTF and University contributions are outlined in the schedule found in Appendix H.

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 GTFs enrolled in the health insurance plan from the GTFF Benefits Administrator.

During Fall, Winter, Spring and Summer terms, for those with GTF appointments, the University will contribute 95% of their health insurance premium costs. GTFs in each enrollment category (as detailed in Appendix H) will contribute 5% of the quarterly premium for their selected coverage. During the term of this agreement, the University shall be responsible for 95% of premium increases only to maintain the current level of benefits. The University shall not be responsible for premium increases associated with non-negotiated expansion of current benefit levels.

~~If health insurance premium costs to the University in any enrollment category increase or are anticipated to increase by more than 10% over their respective amounts for the 2013-2014 plan year (including Summer term) at any time during the 2014-2016 contract period, the parties agree to re-open this Article 23 during the term of this contract and negotiate in good faith for the purpose of reducing the University's health insurance premium contribution to no more than 10% over the amounts in each enrollment category for the 2013-2014 plan year (including Summer term).~~

~~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. immediately to reduce premium payments due from the University in proportion to the amount contributed for payment of premiums by the University for the coverage period in respect of which such return of premium overpayments or premium credits have been determined or earned.~~

For students without summer GTF appointments who are eligible for insurance outlined in Section 1a above, the University will contribute 80% of premiums. Students in each enrollment category (as established in Appendix H) will contribute 20% of the quarterly premium for their selected coverage.

Section 2. LOAN FUND and PAYROLL DEDUCTION. The University will allow GTFs 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 GTFs premium cost needs. All GTFs will be eligible for this loan, which will be repaid to the University by means of payroll deduction. If no payroll deduction is available, GTFs 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. GTFs 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 GTF must have an appointment in the term in which he/she applies for the loan. All insurance premium amounts loaned by the University to GTFs 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 ~~eighty-seven thousand, five hundred dollars (\$87,500.00)~~ **ninety two thousand, five hundred dollars (\$92,500)** 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 **2015-16**. This fee will be paid on September 16 or the closest business day.

Section 5. GTFs 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.

Section 6. The parties agree to form a joint committee, comprised of four Union representatives and four University representatives, to explore the Trust Agreement and health insurance options for GTFs in light of expected health care mandates and possible changes within the University of Oregon, and to consider future health care options for all graduate students. The joint committee will aim to meet at least quarterly during the contract term and to report on its work periodically to both the University and GTFF.