

**ARTICLE 23
HEALTH INSURANCE**

Section 1a. GTFs employed at .20 FTE and above are eligible for health insurance premiums outlined in this Article.

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.

The GTFF Trust, in conjunction with its insurance carrier, has determined that the University contribution will be distributed according to the schedule found in Appendix H. The first lump sum payment will be paid to the GTFF Trust on October 20, or on the closest business day, for all eligible GTFs enrolled in the health insurance plan. Subsequent payments will be made on or about January 20, April 20, and July 20 (or on the closest business days).

Payment for Summer -- 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 payments, and those GTFs employed in the Summer term who choose to enroll on the health plan, will receive University contributions according to the schedule found in Appendix H.

~~2010-11 2012-13 and 2013-14: The University will increase its payments as necessary for the 2010-11 plan year to cover 90% of premium cost increases up to 10%. The University will pay the full cost of premium increases in excess of 10% to maintain current benefits levels. The GTFF will recommend to the GTFF Trust that contribution increases for GTFs be accessed through increased contributions for summer coverage and/or contributions paid by GTFs for spouse/partner and/or child(ren) coverage. The GTFF agrees to recommend to the Trust that any balance in the Trust due to the University's overpayment of premiums in previous years be applied toward the University's contribution for 2010-11.~~ During fall, winter and spring terms, the University will contribute 95% of the premium costs, including for cost increases up to 10%, in order to maintain the current level of benefits. If total premium increases exceed 10%, the two parties will convene in the preceding summer to negotiate the University's contribution. GTFs in each category (as detailed in Appendix H) will contribute 5% of the quarterly premium for their selected coverage during the academic year. In the summer term, the University will contribute 80% of the premium costs and GTFs will contribute 20% of the quarterly premium for their selected enrollment type (i.e., individual GTF, GTF with children, GTF with partner, or GTF with family).

~~2011-2012: The University will increase continue its payments as necessary for the 2011-12 plan year to cover 90% of premium cost increases up to 10% to maintain the current level of benefits plus changes mandated by the national health care reform legislation. The GTFF will recommend to the GTFF Trust that contribution increases for GTFs be accessed through increased contributions for summer coverage and/or contributions paid by GTFs for spouse/partner and/or child(ren) coverage.~~

Section 2. GTFs who are eligible for coverage and who choose to enroll in health insurance must enroll during one of the following enrollment periods:

Fall	9/16 - 10/15
Winter	12/16 - 1/15
Spring	3/16 - 4/15

GTFs hired after the enrollment period for the current term ends shall be provided a 15-day window in which to sign up, beginning on the date they signed their appointment contract.

Section 23. LOAN FUND and PAYROLL DEDUCTION. GTFs who choose to enroll shall be required to pay their premiums via payroll deduction. Based on enrollment type (e.g., individual GTF, GTF with children, etc.), the University will contribute the GTF's premium for the term on the GTF's behalf. ~~This loan 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~~ This loan 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 enroll in the health insurance plan during the stated enrollment period ~~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 34. 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 45. The University will contribute eighty-five thousand dollars (\$85,000) 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 ~~2011-12~~ 2013-14. This fee will be paid on September 16 or the closest business day.

Section 56. 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 7. The parties agree to form a joint committee, comprised of four union representatives (including two GTFs) and four University representatives, to explore the Trust Agreement and health insurance options for GTFs in light of expected healthcare mandates and possible changes within the Oregon University System, and to consider future healthcare options for all graduate students. The committee shall aim to meet regularly, approximately monthly, for the balance of 2012 and asked to submit its recommendations by February 2013 for further consideration by the University and GTFF.