

**ARTICLE 23
HEALTH INSURANCE**

Section 1a. ~~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 payments are also eligible for summer health insurance as outlined in this Article. ~~and those GTFs employed in the Summer term who choose to enroll on the health plan, will receive~~ GTF and University contributions according to 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.

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.~~

Section 1c. Contributions in 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, During fall, winter, spring and summer terms, for those with GTF appointments the University will contribute 95% of the premium costs, including for premium increases of 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 enrollment category (as detailed in Appendix H) will contribute 5% of the quarterly premium for their selected coverage.~~

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

The University will contribute 95% of an additional ^{up to 2%} 1% in premiums to cover the cost of benefit improvements for preventive medicine related to the Affordable Healthcare Act, as determined by the GTFF Trust. This ^{2%} 1% increase will be a one-time event, occurring in September 2012. GTFs will pay 5% of the cost of this additional 1% in premiums. This benefit improvement will become part of the current level of benefits going forward.

~~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. 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)** ~~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 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 (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.**