

1 **ARTICLE 24 HEALTH INSURANCE**

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3 **Section 1a.** All GEs employed at .20 FTE and above are eligible for health insurance premiums outlined in
4 this article. In addition, all GEs employed Spring Quarter who are continuing in their graduate program
5 and who pay their portion of the premium by the end of the grace period for summer payment are also
6 eligible for summer health insurance as outlined in this article. GE and University contributions are
7 outlined in the schedule found in Appendix E.

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

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

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16 During Fall, Winter, Spring and Summer terms, for those with GE appointments, the University will
17 contribute ~~95~~100% of their health insurance premium costs. ~~GEs in each enrollment category (as~~
18 ~~detailed in Appendix E) will contribute 5% of the quarterly premium for their selected coverage.~~ During
19 the term of this agreement, the University shall be responsible for ~~95~~100% of premium increases only to
20 maintain the current level of benefits. The University shall not be responsible for premium increases
21 associated with non-negotiated expansion of current benefit levels.

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

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

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30 For students without summer GE appointments who are eligible for insurance outlined in Section 1a
31 above, the University will contribute ~~80~~100% of premiums. ~~Students in each enrollment category (as~~
32 ~~established in Appendix E) will contribute 20% of the quarterly premium for their selected coverage.~~

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34 ~~**Section 2. LOAN FUND and PAYROLL DEDUCTION.** The University will allow GEs the ability to borrow the~~
35 ~~difference between GTFF Health Plan insurance premium costs and the University's health insurance~~

36 ~~contribution for each year to pay for the remainder of each GE's premium cost needs. All GEs will be~~
37 ~~eligible for this loan, which will be repaid to the University by means of payroll deduction. If no payroll~~
38 ~~deduction is available, GEs will be billed for repayment of outstanding loan balances. Failure to repay~~
39 ~~loans in a timely manner may result in termination of appointment, blocking of registration and/or~~
40 ~~disenrollment, late payment fees, and interest. GEs must reapply for the health insurance loan at the~~
41 ~~beginning of a term in order to receive insurance coverage using the insurance loan fund and payroll~~
42 ~~deduction. A GE must have an appointment in the term in which they apply for the loan. All insurance~~
43 ~~premium amounts loaned by the University to GEs who have enrolled in the GTFF Health Plan will be~~
44 ~~included in the University's Fall term lump sum payment to the GTFF Trust.~~

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46 **Section 32.** The GTFF Trust is solely responsible for the administration of any health care plan it offers.
47 The GTFF will recommend to the Trust that the GTFF Trust Board of Trustees give voting rights to the
48 member appointed by the University administration.

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50 **Section 43.** The University will contribute ~~ninety-four~~ one hundred and ten thousand dollars
51 ~~(\$94,000)~~ (\$110,000) to cover the costs of health insurance administrative services incurred by the GTFF
52 Trust, including students receiving coverage through COBRA and training grants, for each fiscal year
53 through the end date of the current collective bargaining agreement. This fee will be paid on September
54 16 or the closest business day.

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56 **Section 54.** GEs on nine-month appointments who were employed during the Spring term and who have
57 accepted an appointment for the following Fall term shall, ~~upon payment of the appropriate fee,~~ retain
58 access to the services of the Student Health Center during the Summer term. Such GEs are exempt from
59 payment of fees associated with use of the Student Health Center during the Summer term.

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