



**GRADS**

**R.A.I.S.E.**

**UO**





Let's talk about...

# HEALTH INSURANCE

GTFF bargained for employer-paid health insurance in 1993. It has been a cornerstone of our contract since then, keeping generations of grad students happy & healthy.

# HEALTH INSURANCE – CURRENT

95% (UO)/5% (GE) split of healthcare costs  
~\$1,700/GE/term (currently)\*\*

<b>Benefit</b>	<b>Cost to GE</b>
Deductible	\$100 (individual) \$300 (family)
Out-of-pocket maximum (in-network)	\$2,200 (individual) \$4,400 (family)
Coinsurance (in-network)	10%
Vision	\$10
Dental	\$25 copay
Alternative care	Coinsurance
Rehabilitative services	Coinsurance

\*\*Split is percentage-based, will vary with premium costs

# HEALTH INSURANCE – GTFF PROPOSED

100% UO coverage of healthcare costs  
~\$1,790/GE/term (currently)\*\*

<b>Benefit</b>	<b>Cost to GE</b>
Deductible	\$100 (individual) \$300 (family)
Out-of-pocket maximum (in-network)	\$2,200 (individual) \$4,400 (family)
Coinsurance (in-network)	10%
Vision	\$10
Dental	\$25 copay
Alternative care	Coinsurance
Rehabilitative services	Coinsurance

\*\*Split is percentage-based, will vary with premium costs

# HEALTH INSURANCE – UO PROPOSED

\$1,350/GE/term  
95% (UO)/ 5% (GE) split\*\*

<b>Benefit</b>	<b>Cost to GE</b>
Deductible	\$1,000 (individual)
Out-of-pocket maximum (in-network)	\$3,000 - \$5,000 (individual)
Coinsurance (in-network)	20%
Vision	100% (not covered)
Dental	100% (not covered)
Alternative care	100% (not covered)
Rehabilitative services	Coinsurance

\*\*UO offer is set amount/GE. Number assumes % employee contribution remains the same as current.

# HEALTH INSURANCE – UO PROPOSED

\$1,350/GE  
95% (UO) / 5% (GE) split\*\*

## Alternatively...

We retain benefits (still at an increased cost), but discontinue coverage for dependents of GEs.

**GEs with families – 30% of our members  
– will lose coverage for their children &  
partners.**

\*\*UO offer is set amount/GE. GTFE is committed to maintaining 5% employee contribution.



# THIS MEANS...

...An individual GE at the UO-proposed 2021 level III minimum salary could annually pay\*:

5% of their salary to deductibles\*\*

19% of their salary to the out-of-pocket maximum\*\*

Twice the amount for medical office visits

Twice the amount for rehabilitative healthcare

All vision care costs

All dental care costs

All alternative care costs

\*Best case financial scenario, average case health scenario

\*\*Percentages based on pre-tax dollars for three terms



# THIS MEANS...

Increased costs for GEs with chronic health issues

Reduced access to mental health services

Reduced access to trans\* health services

Increased costs for GEs with families

Loss of dependents coverage





# THIS MEANS...

Healthcare costs are likely to  
**double** or **triple** for **ALL GEs.**

UO's proposed salary structure is a 1% + \$696 increase to pre-tax dollars. This does not cover the gap.

# SAVINGS INITIATIVES



nearly \$700,000 in savings

# HEALTHCARE MATTERS



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I know there's a list of grad schools that don't do the GRE. However, I also want to know which ones offer healthcare.

3:54 PM - 18 Jan 2019

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Health insurance coverage rated one of the top three most important issues in bargaining by our members.



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