
GTFF Health Insurance for GE's

GRADUATE TEACHING FELLOWS FEDERATION,
AMERICAN FEDERATION OF TEACHERS
LOCAL 3544, AFL/CIO
HEALTH & WELFARE TRUST AGREEMENT

THIS TRUST AGREEMENT, to be effective 6 OCTOBER 1995,
1995, is made and executed by Graduate Teaching Fellows
Federation, American Federation of Teachers, Local 3544, AFL/CIO
("GTFF"), a labor organization within the meaning of ORS
243.650(12), having their place of business in the City of
Eugene, County of Lane, State of Oregon, hereinafter referred to
as "Union" or "GTFF",

This Trust Agreement is a contract and not a mere recital.

IN WITNESS WHEREOF, this Trust Agreement has been executed
by the Board of Trustees and has been consented to and approved by the
Trustors as of the dates indicated below.

Graduate Teaching Fellows
Federation, American
Federation of Teachers,
Local 3544, AFL/CIO

M. Moore
President

Date: OCT 6, 95

Robt Robt
Chief Negotiator

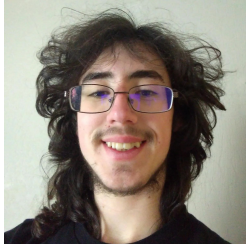
Dated: 6 OCT 95

Meet your 6 person Health & Welfare Trust!

5 GTFF members:

President, Treasurer, VP Operations,

Two long-term (“at-large”) Union members!



And 1 UO representative.



Health Insurance Working Group

gtff3544.net→

“Member Resources”→
“Join the Slack”



Who is Glenn?

Your Personal Insurance Guide

- benefits@gtff.net
- 541-344-0832 x1



What is health insurance?



What is health insurance?

- Having an insurance company pay the majority of your bills for health services.



What is health insurance?

- Having an insurance company pay the majority of your bills for health services.
- Go to provider, show your insurance card, get a bill at later date (except pharmacy).



Insurance Vocab!



Insurance Vocab!

- **“Deductible”** = minimum you pay before insurance starts to pay bills. i.e., the “floor”



Insurance Vocab!

- “Plan Year” = when your benefits start and later reset.



Insurance Vocab!

- “Plan Year” = when your benefits start and later reset.
- Ours is bit non-standard—it is a academic year: Sept. 16th to Sept, 15th.



Insurance Vocab!

- **“Out of Pocket maximum”** = the maximum you pay for services before insurance pays 100% of bills. i.e., the “ceiling”
- Ours is \$2,200/plan year.



Insurance Vocab!

- **“coinsurance”** = your share of the bill in a percentage.



Insurance Vocab!

- “copay” = your share of the bill as a flat fee.



Insurance Vocab!

- **“in-network provider”** = that provider has agreed to be a part of your insurance plan and will cap their fees.



Insurance Vocab!

- “*out-of-network provider*” = that provider has not agreed to be a part of your insurance plan, and does not have to cap fees.



What the Insurance Covers



What the Insurance Covers

- Medical



What the Insurance Covers

- Pharmacy



What the Insurance Covers

- Vision



What the Insurance Covers

- Dental



Diving into the GTEF Plan

- [Summary of Benefits](#)—in your packet



Can I put other people on plan?

- You can put these folks on your plan:
 - Dependent child
 - Spouse
 - Domestic partner



I'm sold! How much does this cost?

AY 2026/2027 RATES FOR GE'S & DEPENDENTS

FALL, WINTER, SPRING AND SUMMER W/ SUMMER GE **TERM** RATE

GE ONLY	\$295.86
GE + PARTNER	\$614.43
GE + CHILD(REN)	\$519.00
GE + FAMILY	\$868.53

SUMMER W/O SUMMER GE TERM RATE

GE ONLY	\$524.16
GE + PARTNER	\$1,093.53
GE + CHILD(REN)	\$922.89
GE + FAMILY	\$1,544.37

	SAMPLE GRAND TOTALS		
	Reg academic year only	Reg AY + Summer W/ GE	Reg AY + Summer W/O su. GE
TERMS YOU PAY F	F,W,SP	F,W,SP, SU <u>w/</u> GE	F,W,SP, SU <u>w/o</u> GE
GE ONLY	\$887.58	\$1,183.44	\$1,411.74
GE + PARTNER	\$1,843.29	\$2,457.72	\$2,936.82
GE + CHILD(REN)	\$1,557.00	\$2,076.00	\$2,479.89
GE + FAMILY	\$2,605.59	\$3,474.12	\$4,149.96



A bargain! How to sign up:

- You will need:
 - Your UOID#
 - Your UO email
 - Your SSN (if waiting for one, use UOID# as temp)
 - Your Mailing Address



Wait! I'm an international GE!

- You waive out of the UO's Int. student plan using the GTFF payroll deduction/waiver form
 - Do **NOT** use DuckWeb waiver
 - You will get the \$1296 charge reversed



The application:

- Two parts, two separate sites:
 - “[WolfTracs](#)” enter information, pick dental plan
 - [Payroll deduction form](#) (linked on application)



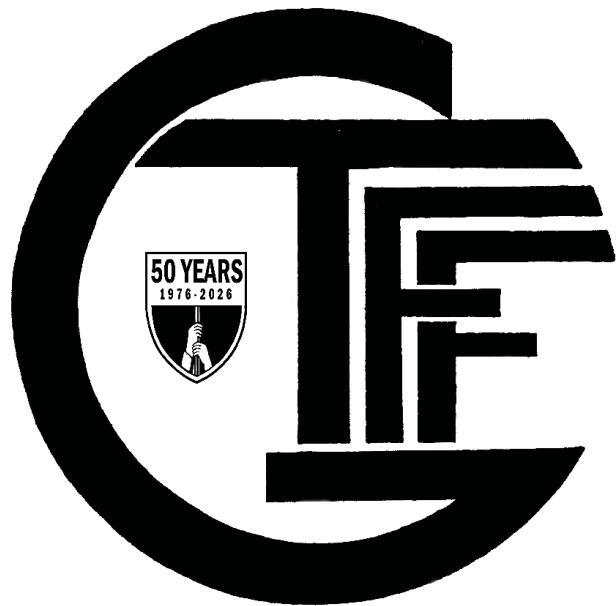
Link to sign up:

- gtff3544.net



GRAD EMPLOYEES UNITED FOR CHANGE!





GRADUATE TEACHING FELLOWS FEDERATION

AMERICAN FEDERATION OF TEACHERS, LOCAL 3544, AFL-CIO

Graduate Teaching Fellows Federation *Orientation 2026*

**Welcome to Our
Union!**

Welcome to the GTEF!



**Our Union,
Our Contract,
Our Insurance!**



Say 'hi' to someone new :)
**They will be your new FRIENDS
and FELLOW UNION MEMBERS!**



What is GTEF?

Why we are here?

What is **our union**?

What does it mean
to be a **unionized GE**?

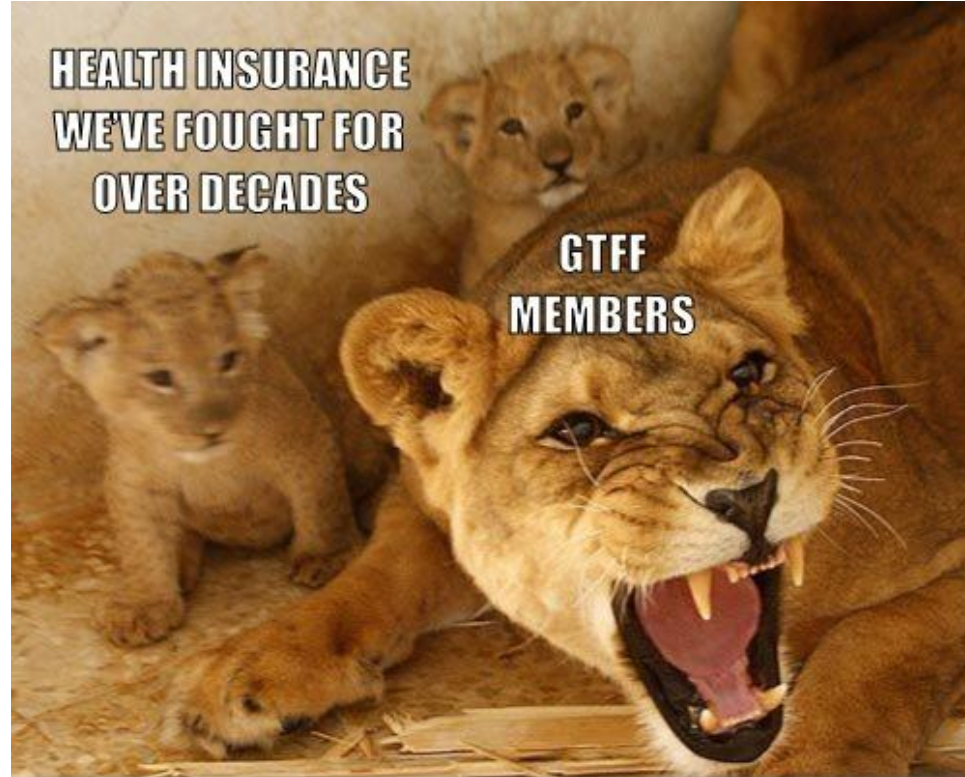


There's power in a union

We get a say in our GE working conditions.

We get to make decisions about what happens to us!

We are one of the oldest graduate union in the country; we have an **incredible legacy!**



Our Contract, Our Rights, Our Wins!

Our Collective Bargaining Agreement (CBA) has been won by and for our members!



Our Contract, Our Rights, Our Wins!

Last bargaining cycle:

Historical salary raises

**Support for
International GEs**

Support for Caregivers

**Improved GE
appointments**

**Non-Discrimination
Protections**



Our Contract, Our Rights, Our Fight!

**Every 3 years we renegotiate our contract (CBA) with
UO!**

Those negotiations determine :

- **Salary and raises**
- **Health insurance costs**
- **Conditions of our offices and classrooms**
- **Sick leave**
- **Resources for caregivers, international GEs, and GEs in crisis**
- **How we get hired, rehired, and disciplined!**



Our Contract, Our Rights, Our Fight!

Here's what you've missed:

- **We began bargaining for our new contract in March 2026.**
- **We met 6 times with UO for open bargaining (half as many as previous cycles)**
- **We've sent out surveys and hosted rallies, marches, townhalls, office hours, and general membership meetings!**
- **UO called for mediation; we began mediation with UO last Wednesday (9/16)**
- **We filed an Unfair Labor Practice complaint against UO last week**

Read all 34 open articles [here!](#)



Our Contract, Our Rights, Our Fight!

In 2 months until our contract fight could reach a conclusion. You play an important role in determining that conclusion!

What role do you play?

You are now part of a collective project that will determine the benefits, support, and working conditions that you will work under for most or the entirety of your grad school program!

Stay informed, get involved, experience autonomy and collective power as a worker!!

☆☆☆☆☆☆☆☆☆☆
**Mediation
Town Hall:
GTFF Strikes
Back**



September 25
3:00-4:00 pm.
PLC 180

Learn what's left on the table after mediation, our movements at mediation, and partake in an open forum!



Equity Priorities in GTFF

Caucuses bring GES together around shared interests & identities



Black Caucus
Disability Access Caucus
Environmental Justice
Caucus
International GEs Caucus
Latinx Caucus
Queer Caucus
RAGE (Research Assist.)
Caucus
Housing Caucus
Workers Caucus
Parents Caucus
Minority Religions

GTEF Community and Collective Power



GTEF Community and Collective Power



GTEF Community and Collective Power



GTEF Community and Collective Power



GTEF Community and Collective Power



Let's **BUILD** Power Together!!!!



Will You Join Our Union Today??



Pre-union
Organizing



Post-union
Organizing

Your Ticket to Higher Wages, Dignified Working Conditions, and so much more!



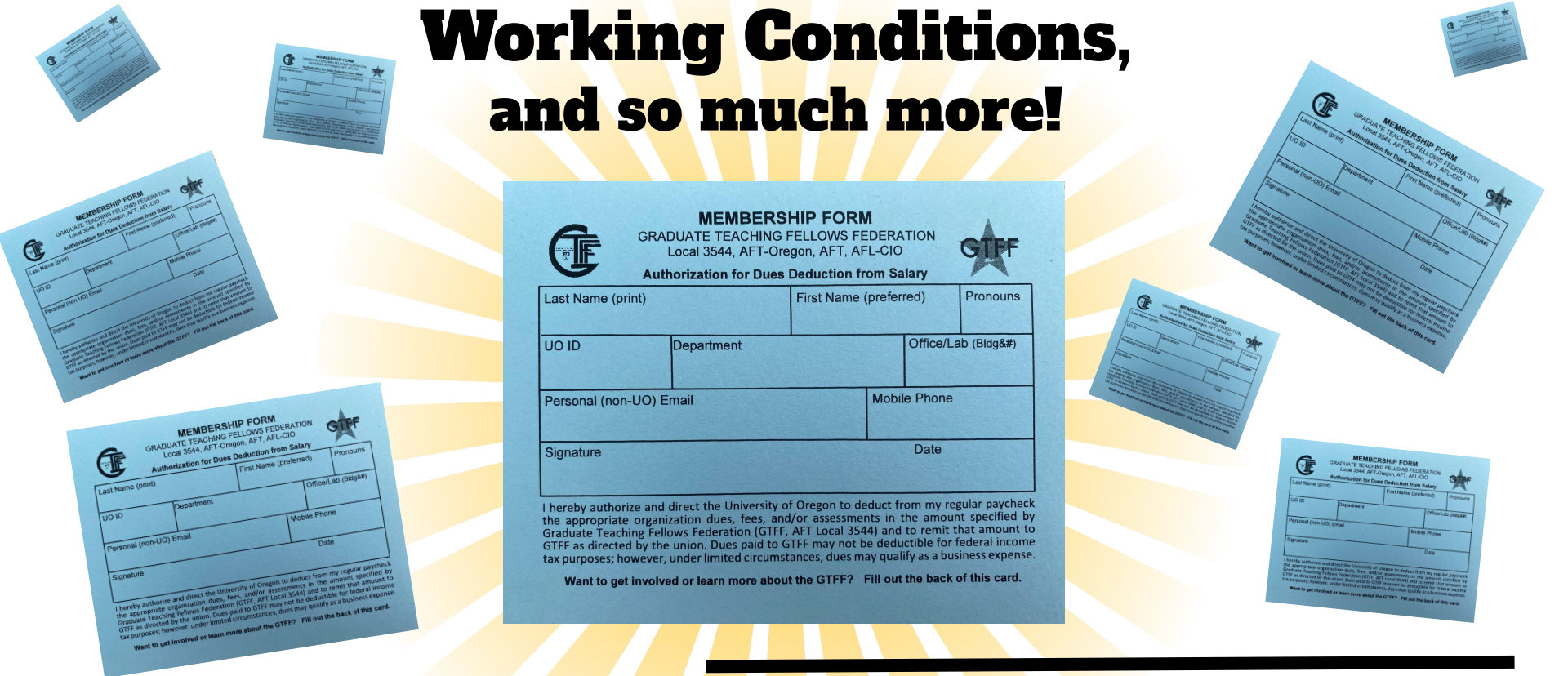
MEMBERSHIP FORM GRADUATE TEACHING FELLOWS FEDERATION Local 3544, AFT-Oregon, AFT, AFL-CIO Authorization for Dues Deduction from Salary



Last Name (print)		First Name (preferred)	Pronouns
UO ID	Department		Office/Lab (Bldg&#)
Personal (non-UO) Email		Mobile Phone	
Signature		Date	

I hereby authorize and direct the University of Oregon to deduct from my regular paycheck the appropriate organization dues, fees, and/or assessments in the amount specified by Graduate Teaching Fellows Federation (GTFF, AFT Local 3544) and to remit that amount to GTFF as directed by the union. Dues paid to GTFF may not be deductible for federal income tax purposes; however, under limited circumstances, dues may qualify as a business expense.

Want to get involved or learn more about the GTFF? Fill out the back of this card.



FALL GENERAL MEMBERSHIP MEETING (GMM)



GTFF General Membership Meeting

Friday, October 2nd | 5:30-8:00 PM
South Eugene High School*

Come get food, learn
about bargaining & the
possibility of a strike,
and connect with your
fellow GEs !!

