

1 **ARTICLE 28 – INSURANCE**

2 The University agrees to continue providing access to health insurance for Graduate Employees as  
3 defined in this Article.

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5 **Section 1 – Mandatory Enrollment**

6 The parties agree that enrollment in a health insurance plan is required by the University as a condition  
7 of appointment. The University will enroll all Graduate Employees with an appointment of 0.3 FTE or  
8 greater in the University health insurance plan by September 1 of an appointment beginning Fall term,  
9 or prior to the start of the Graduate Employee’s appointment or reappointment during the academic  
10 year outside of fall term or Summer Session. Graduate Employees are required as a condition of  
11 employment to be enrolled in the University health insurance plan unless they submit a waiver request  
12 and receive approval as outlined in Section 2 of this article.

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14 A Graduate Employee may choose to enroll their partner, children, or family in the University health  
15 insurance plan. The enrollment form must be submitted to Student Health Services within the first thirty  
16 (30) days of the start of the appointment. Unless there is a break in the Graduate Employee’s health  
17 insurance coverage, all previously enrolled dependents will be automatically enrolled in the subsequent  
18 term for which the Graduate Employee is eligible for health insurance, including Summer Session. If a  
19 family member should not be reenrolled, the Graduate Employee must submit a new enrollment form  
20 to Student Health Services within the first thirty (30) days of the start of the appointment, or before May  
21 1st for Summer Session.

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23 **Section 2 – Waiver of Enrollment**

24 A Graduate Employee may waive enrollment in the University health insurance plan by providing proof  
25 of enrollment in another plan that is deemed equivalent or better by Student Health Services.  
26 Equivalent or better is defined as a health insurance plan that includes medical, pharmacy, vision, and  
27 dental coverage and meets or exceeds the exact level of coverage that is offered on the plan provided  
28 by the University.

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30 If an otherwise equivalent plan does not include dental coverage, the Graduate Employee can apply for  
31 a waiver of medical/vision and enroll in dental-only coverage at the Graduate Employee’s cost. A  
32 Graduate Employee must submit a completed waiver application form, insurance identification card,  
33 and full summary of benefits to Student Health Services within 30 days of the start date of their position.

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35 Graduate Employees who receive a denial of their request for a waiver will be notified of the following:

- 36 • The reasons that their plan is not considered equivalent
- 37 • Contact information for the Union
- 38 • The opportunity to discuss the decision with Student Health Services and their chosen Union  
39 representative, with a member of the Office of Human Resources present

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41 **Section 3 – Premiums and Contributions**

42 (a) Effective September 16, 2019 through September 15, 2020, the University shall contribute 90%  
43 of the cost of the ‘Graduate Employee only’ insurance premium and half the administrative fees  
44 for each month in which the Graduate Employee qualifies.

45 Effective September 16, 2020, the University shall contribute 100% of the cost of the ‘Graduate  
46 Employee only’ insurance premium and half the administrative fees for each month in which the  
47 Graduate Employee qualifies.

- 48 (b) The University shall contribute to the cost of the enrolled Graduate Employee's partner or child  
49 or family premium at the same rates mentioned in Section 3(a) of this Article for each month in  
50 which the Graduate Employee qualifies.
- 51 (c) The University shall continue to contribute to the cost of the 'Graduate Employee only' premium  
52 and administrative fees at the same rate as the previous term for each month in which the  
53 Graduate Employee is on approved medical leave, up to three months for an approved  
54 continuous medical leave of absence.
- 55 (d) The University shall continue to contribute to the cost of the enrolled Graduate Employee's  
56 partner or child or family premium at the same rate as the previous term for each month in  
57 which the Graduate Employee is on approved medical leave, up to twelve (12) weeks for an  
58 approved continuous medical leave of absence.
- 59 (e) The Graduate Employee's portion of the premium is due and payable at the first of each month  
60 during the Graduate Employee's employment period.
- 61 (f) Graduate Employees who waive coverage under the University health plan are not eligible to  
62 receive the University's contribution.

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64 **Section 4 – Summer Session Coverage**

- 65 (a) To be eligible for summer coverage, a Graduate Employee must have a Spring Term  
66 appointment in the current academic year in which summer coverage is sought.
- 67 (b) The University shall contribute to the cost of Summer Session 'Graduate Employee only' health  
68 insurance coverage at the same rates mentioned in Section 3(a) of this Article.
- 69 (c) The University shall contribute to the cost of the Graduate Employee's partner or child or family  
70 Summer Session coverage at the same rates mentioned in Section 3(a) of this Article.
- 71 (d) Graduate Employees enrolled on the University health insurance plan and employed any term  
72 during the previous academic year will be automatically enrolled in Summer Session health  
73 insurance unless they submit a Summer Session insurance opt-out form before May 1st.
- 74 (e) The Graduate Employee's health insurance coverage level for Summer Session will match the  
75 coverage level during their last prior appointment period, either 'Graduate Employee only',  
76 family, partner, or child, unless they make these changes by May 1st or have a qualifying life  
77 event that allows for dependent enrollment changes to be made.
- 78 (f) One-ninth of the total Summer Session health insurance for the appropriate level of coverage  
79 will be deducted from each of the Graduate Employee's monthly paychecks during the academic  
80 year, beginning in October.
- 81 (g) Graduate Employees who wish to opt out of Summer Session coverage must submit an opt out  
82 form by May 1st. For all Graduate Employees who opt out of Summer Session coverage or  
83 graduate, the Graduate Employee contribution for Summer Session coverage that was  
84 previously deducted will be refunded in the June payroll.
- 85 (h) The University will be held harmless if the Graduate Employee fails to opt-out or fails to change  
86 their dependent enrollment information before the deadline.

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88 **Section 5 – Post-Appointment Insurance Coverage**

89 When a Graduate Employee's term of appointment ends for any reason (e.g. graduation, leave, etc.),  
90 they will continue to receive insurance coverage for three (3) months following the end of their  
91 appointment. Coverage will be consistent with that of their last term of appointment.

92 **Section 6 – Failure to Comply**

93 If a Graduate Employee fails to provide a waiver to opt-out of health insurance by October 1 for Fall  
94 Term, January 1 for Winter Term, April 1 for Spring Term, or May 1 for Summer Session, they will be  
95 automatically enrolled in the University health insurance plan.

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97 **Section 7 – Plan Administration**

98 (a) The Graduate Employee health insurance plan shall be administered by Student Health Services  
99 with advice from the joint Graduate Employee Health Insurance Advisory Council (HIAC). The  
100 HIAC shall be comprised of three (3) Graduate Employee members selected by the Union and  
101 three (3) members selected by the University and shall meet at least once per academic term  
102 excluding Summer Session.

103 (b) The University will contract with a health insurance consultant to assist with administration of  
104 the University health insurance plan. The University will pay all costs for the contracted  
105 consultant.

106 (c) The Union agrees that its right to bargain future benefit contribution rates pertains only to  
107 bargaining unit members.

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109 **Section 7 – Notice of Rate Increase**

110 Should Graduate Employee health insurance plan rates increase more than 10% or administrative fees  
111 increase more than 10%, the University will provide written notice to the Union of the anticipated  
112 increase within ninety (90) days of the receipt of the notice.