**Article HEALTH\_INSURANCE\_ARTICLE – Health Insurance**

The Graduate Employees Union (GEU) and Portland State University (University) agree to the joint goal of providing access to affordable health insurance for Graduate Assistants (GAs) and their dependents.

**Section HEALTH\_INSURANCE\_ARTICLE.1 – Subsidization of the PSU Student Health Insurance Plan**

Effective upon ratification of this Agreement, GAs will be added as a class of users who may enroll their partner and children in the PSU Student Health Insurance Plan. All GAs enrolled in the PSU Student Health Insurance Plan will receive a GA fee remission equivalent to at least 61% of the cost of enrollment for the employee and any enrolled partner or children. Nothing in this Article should be construed to prohibit the University from providing a remission at a rate higher than 61% at the discretion of the employing unit. This remission will be applied each term prior to the due date for the first [PSU Payment Plan](https://www.pdx.edu/student-financial/the-psu-payment-plan) installment for that term and will continue for each term in which the GA retains their GA status and enrollment in the PSU Student Health Insurance Plan. The remainder of the cost of enrollment in the PSU Student Health Insurance Plan will be charged to the GA’s student account with the option of payment in 3 monthly installments provided by the PSU Payment Plan.

GAs enrolled in the PSU Student Health Insurance Plan for the Spring Term will have coverage continued through the Summer Term at no additional charge. The University will not disincentivize hiring of GAs with partners or children as a consequence of the obligation to provide remissions under this Section. GAs who move out of the bargaining unit will be able to maintain the enrollment of their partner and children on the PSU Student Health Insurance through the conclusion of the Summer Term following the end of their employment. For any term where the GA does not have an appointment, they will be responsible for the full cost of enrollment.

The Parties acknowledge that changes to the enforcement of IRS regulations regarding the ability of the University to subsidize the PSU Student Health Insurance Plan will immediately trigger impact bargaining. The University will not be expected to continue subsidizing premiums for the duration of impact bargaining if doing so would incur fines or penalties.

**Section HEALTH\_INSURANCE\_ARTICLE.2 – Health Insurance Waiver**

A GA whose application for an enrollment waiver for the PSU Student Health Insurance Plan is rejected will receive a detailed explanation in writing as to why the application was denied. The GA has the right to appeal the rejection and the right to a meeting with a PSU representative who has the authority to accept the appeal. The GA has the right to present relevant facts in support of their appeal and be accompanied by a GEU representative at such a meeting. A GA who appeals a waiver rejection has the right to an official written response in writing within five (5) working days.

**Section HEALTH\_INSURANCE\_ARTICLE.3 – Notification of Changes in Cost of Enrollment**

All GAs will receive written notice of any change in the cost of enrollment in the PSU Student Health Insurance Plan no more than thirty (30) days after PSU becomes aware of the change.

**Letter of Agreement HEALTH\_INSURANCE\_LOA – Exploration of Group Plan Options**

The Parties will establish a Health Insurance Working Group comprised of three (3) Graduate Assistant members selected by GEU and three (3) members selected by the University. The Working Group will evaluate options for a GA group health insurance plan, including employer sponsored group plans and independently managed qualified group plans. The Working Group shall advise the University in the development of Requests for Proposals for such plans and review bids received. The University agrees to provide any information necessary to obtain estimates or bids, including census data. The Working Group may determine the necessity to contract with a health insurance consultant to assist with these tasks. The University will pay all costs associated with the contracting of a consultant. The Working Group will select the consultant from among bids/proposals received for consulting services.

The Working Group will deliver a final report on the feasibility of establishing an employer sponsored or qualified group plan no later than December 1, 2018. The Parties agree to reopen the Agreement within 30 business days of the report of the Working Group to negotiate health insurance terms and conditions.