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# The Plain-Language Project

Article 16



## ARTICLE 16

### HEALTH INSURANCE

16.1 Health Insurance Policy. The parties agree that the university shall offer health insurance for all graduate assistants, and that available health insurance, vision insurance, dental insurance, and dependent insurance is highly desirable in order to attract quality graduate students to the University.

16.2 Employer's Contribution to Health Insurance.

A. For the 2020-2021 academic year, the University will pay a portion of the student health insurance premium for individual coverage of those employees on at least a 0.25 FTE appointment for the fall and spring semesters who are not enrolled in any other state or University health insurance program and who elect coverage under the Student Health Insurance Plan. The employee is responsible for payment of the remainder of the insurance premium for coverage selected by the employee, which will be collected via payroll deduction on a pre-tax basis. Payroll deduction is the method for employees to pay for their portion of the health insurance premium. Only under limited circumstances will exceptions be made allowing for a payment to occur outside of the payroll deduction process, and, in such cases, applicable taxes will apply. Any such exceptions will not be made after 90 days beyond the start of the subsequent semester. Employees who elected to pay for their premium, in whole or in part, prior to ratification of this article shall be refunded by Student Financial Services so that they may be eligible for the subsidy. The employer's portion for health insurance, excluding dental, vision, and dependent coverage will be paid according to the following:

# Article 16 Health Insurance

This article governs all health insurance for the graduate assistants that is made available for them through their employer, AKA Florida State University. It includes what is guaranteed, what is available as an option, and then the amount of money FSU is willing to pay towards health insurance premiums for their GAs.

# Definitions

“Premiums” are just a fancy word for “what you pay up front for a health insurance policy.” This does not include “co-pays” or “out-of-pocket” expenses, which you may incur when getting health care. Premiums are instead the lump sum of money you (or your employer) pays to a health insurance company for the privilege of being covered by a policy.

“Premiums” can include “employer contributions” or “employee contributions”, and often has a mixture of both.

“Employer contributions” = how much FSU pays of YOUR health insurance policy to the health insurance company.

“Employee contributions” = how much YOU pay to your health insurance company for your policy.

## 16.1 Health Insurance Policy

16.1 Health Insurance Policy. The parties agree that the university shall offer health insurance for all graduate assistants, and that available health insurance, vision insurance, dental insurance, and dependent insurance is highly desirable in order to attract quality graduate students to the University.

Note the distinction between the “shall” and “highly desirable” here. These are particular legal terms.

“Shall” means “this stuff will in fact actually be the case, we guarantee it.” “Highly desirable” means “we’ll try to make it happen, but you can’t sue us if it isn’t.”

“Shall” things are health insurance. This means FSU guarantees there will be a health insurance policy for you that you can buy from FSU at all times.

“Highly desirable” things are vision insurance, dental insurance, and dependent insurance. In other words, FSU will do its best to make sure those are available, but if they aren’t, too bad.

# Definitions

Many “health insurance” policies do NOT cover oral or ocular health. Vision and dental insurance are often therefore sold separately as add-ons, and aren’t always available through the same insurance company.

Vision insurance covers glasses, eyesight checks, those things, but also checks for glaucoma and other serious ocular conditions.

Dental insurance covers cleanings, fillings, all that, but also checks for serious conditions like oral cancer.

“Dependent coverage” is merely the same “health insurance” policy, but bought a second time for a “dependent.” Dependents can include children, spouses, and also adults who you might have legal guardianship over like siblings, parents, &c.

“Dependent coverage” requires you buy 1 additional policy for every additional dependent.

## 16.2 Employer's Contribution to Health Insurance.

### 16.2 Employer's Contribution to Health Insurance.

The “Employer” is FSU; this section outlines what FSU is going to cover when it comes to your health insurance.

## 16.2 A

A. For the 2020-2021 academic year, the University will pay a portion of the student health insurance premium for individual coverage of those employees on at least a 0.25 FTE appointment for the fall and spring semesters who are not enrolled in any other state or University health insurance program and who elect coverage under the Student Health Insurance Plan.

For this current academic year 2020-2021 (meaning starting in August and going through August; not starting in January), FSU will pay some part of the student health insurance premium (note “student”: FSU students have a different plan from the faculty or staff). FSU will only pay part of the student insurance plan for students who are also employed by FSU on at least a 0.25 FTE (10 hours a week) appointment for the fall and spring semesters. The student-employee cannot ALSO be enrolled in another state or University health insurance program. The plan the student-employee is on has to be the Student Health Insurance plan, and they have to CHOOSE to be on it.



## 16.2 A (con't)

The employee is responsible for payment of the remainder of the insurance premium for coverage selected by the employee, which will be collected via payroll deduction on a pre-tax basis. Payroll deduction is the method for employees to pay for their portion of the health insurance premium. Only under limited circumstances will exceptions be made allowing for a payment to occur outside of the payroll deduction process, and, in such cases, applicable taxes will apply.

Whatever amount FSU DOESN'T pay towards health insurance premiums on behalf of the student-employee, the student-employee is responsible for paying the rest. The student-employee will pay for the health insurance via payroll deductions on a pre-tax basis. This means:

- A. It comes straight out of your paycheck;
- B. It comes out of your pay BEFORE that pay gets taxed (which is good; you want this because it makes the dollars go further).

You CAN choose to pay your health insurance in a different way but it's only under special circumstances and you would have to pay post-tax, probably.

## 16.2 A (con't)

Any such exceptions will not be made after 90 days beyond the start of the subsequent semester. Employees who elected to pay for their premium, in whole or in part, prior to ratification of this article shall be refunded by Student Financial Services so that they may be eligible for the subsidy. The employer's portion for health insurance, excluding dental, vision, and dependent coverage will be paid according to the following:

If you want to pay for your health insurance in one of these special ways, you have to apply for it within the first 90 days of whatever semester you're in.

If you paid for an old, higher premium amount before this article went into effect, you'll get refunded the amount you're owed.

The employer-contribution to health insurance is paid out in the form of a "subsidy" (this allows this payment to be pre-tax).

What follows is the employer's portion of health insurance payments breakdown. This **ONLY** applies to the main health insurance that's guaranteed, **NOT** vision, dental, or dependent coverage:

## 16.2 A (con't)

### Domestic students

- \$2191/year for employees on at least a 0.50 FTE appointment for both the fall and spring semesters
- \$1541/year for employees on at least a 0.25 FTE appointment for both the fall and spring semesters
- \$1741/year for employees on at least a 0.25 FTE appointment for either the fall or spring semesters and on a 0.50 FTE appointment for the other semester

Employer contributions are split into domestic & international students.

For domestic students:

- \$2,191/year for employees on at least a 0.5 FTE (working at least 20 hours a week) and who will be having coverage for BOTH fall and spring semesters
- \$1,541/year for employees on at least a 0.25 FTE (working at least 10 hours a week--but less than 20) and who will be having coverage for BOTH fall and spring semesters
- \$1,741/year for employees on at least a 0.25 FTE (working at least 10 hours a week--but less than 20) for ONE semester, either fall or spring, but then on a 0.5 FTE (working at least 20 hours a week) for the OTHER semester

## 16.2 A (con't)

### International students

- \$2228/year for employees on at least a 0.50 FTE appointment for both the fall and spring semesters
- \$1578/year for employees on at least a 0.25 FTE appointment for both the fall and spring semester
- \$1778/year for employees on at least a 0.25 FTE appointment for either the fall or spring semesters and on a 0.50 FTE appointment for the other semester

### For international students:

- \$2,228/year for employees on at least a 0.5 FTE (working at least 20 hours a week) and who will be having coverage for BOTH fall and spring semesters
- \$1,578/year for employees on at least a 0.25 FTE (working at least 10 hours a week--but less than 20) and who will be having coverage for BOTH fall and spring semesters
- \$1,778/year for employees on at least a 0.25 FTE (working at least 10 hours a week--but less than 20) for ONE semester, either fall or spring, but then on a 0.5 FTE (working at least 20 hours a week) for the OTHER semester

## 16.2 B

B. The University contribution to the student health insurance premium shall be paid directly to the insurance company along with the amount collected from the employee via payroll deduction. The University contribution to the student health insurance premium shall be applied twice per year, once in the fall semester and once in the spring semester. The amount deducted from each paycheck shall be determined according to the FTE of the employee, as specified above in 16.2(A), and may be adjusted in accordance with Article 16.3 (B).

FSU pays its portion of your health insurance costs to the insurance company directly.

It then collects YOUR portion of the costs from your payroll and passes that along to the insurance company for you.

FSU pays its portion 2x a year: once in Fall and once in Spring.

The amount you're paying depends on your FTE (see section 16.2A), and it's the difference between what FSU pays and the cost of your plan.

If the conditions below in 16.3B happen, the amount you pay is subject to change.

## 16.2 C

C. The parties agree to reopen this article for immediate negotiations if federal guidance is issued that specifies the health insurance subsidy cannot be provided as a pre-tax benefit as stipulated above in 16.2(A).

If for some reason federal tax law changes or gets interpreted differently in regards to the pre-tax benefit way that FSU provides us our health insurance subsidy, this Article immediately reopens and we have to bargain it.

## 16.3

16.3 Payment of the employer contribution will be discontinued or reduced as applicable under the following circumstances:

There are some conditions under which the employer contribution (what FSU is paying) to your health insurance payments get reduced or discontinued:

## 16.3 A

A. cessation of the appointment;

If you are no longer employed by FSU;



## 16.3 B

B. reduction of or adjustment to the appointment to less than 0.50 FTE or less than 0.25 FTE, as applicable, at any point during the academic year;

If your job FTE gets reduced or adjusted. If you're normally above .5 FTE and then drop below it, FSU is going to adjust their insurance payments accordingly (see 16.2B), and if you're normally above .25 FTE and then drop below it, FSU will drop their contributions to your insurance payments entirely;

## 16.3 C

C. completion of the hours specified for completion of the degree requirements of the program in which the employee is enrolled; or

If you finish your degree program;

## 16.3 D

D. failure of the employee to pay the employee portion of the insurance premium when due.

If you do not pay your portion of health insurance (from the automatic payroll deduction).

## 16.4 Health Insurance Committee

16.4 Health Insurance Committee. The UFF-FSU-GAU President will appoint two (2) employees to serve on the University's Student Health Insurance Committee.

There's a health insurance committee we can convene if we want to. The president of GAU will appoint 2 members to serve on the "University's Student Health Insurance Committee."