

ARTICLE 15
GROUP INSURANCE

A. ELIGIBILITY

Group health, life, dental, and vision benefits shall be available to all eligible full-time employees for the duration of this Agreement. Detailed descriptions of the University group health plan will be maintained in the Human Resources Department and all plan participants will be provided summary descriptions.

B. WAIVING OF PARTICIPATION

Those full-time bargaining unit employees who wish to waive participation in the University's health-care insurance program and who have coverage under another Plan, will receive \$100/month if eligible for individual coverage or \$200/month if eligible for family coverage to waive such participation. Such payment is subject to normal income tax withholdings and will become effective the month following receipt of the notice.

C. RX CO-PAYMENTS

Effective January 1, 2008, the employee co-payment for prescription drugs is \$7 for generic retail (30 day supply), \$10 for name-brand formulary retail (30 day supply), \$15 for name-brand non-formulary (30 day supply) and \$7 for mail order (90 day supply).

D. EMPLOYEE CONTRIBUTIONS/CO-PAYMENTS

The employee share (pre-tax) toward health insurance coverage is:

Base Wages (Annualized)	Monthly rate <i>Individual</i>	Monthly rate <i>Family</i>
\$20,000 or less	\$10	\$20
\$20,001 - \$26,000	\$20	\$35
\$26,001 - \$35,000	\$25	\$40
\$35,001 +	\$30	\$50

Full-time employees are covered by the University's insurance plan which includes a 90% - 10% in-network and a 75% - 25% out-of-network, with the following deductibles and co-payment limits:

Deductibles: \$100/Individual; \$200/Family		
Out-of-pocket expense limit (includes deductibles)		
	Preferred Provider	Non-preferred provider
Individual	\$500	\$900
Family	\$1,000	\$1,600
Co-payment per visit:		
Emergency Room	\$60	

E. INTENT TO CONTINUE

It is the intent of the University to continue to provide group health care benefits to its employees under the terms of this Agreement. The University will make every effort to continue to provide a similar level of group health benefits. However, the University may implement cost containment options or select other available alternatives in order to avoid excessive increases in the cost of such benefits or that may be required to comply with national health care or other related legislation. The University agrees to notify the Union if this type of action is required.

F. INSURANCE COMMITTEE

It is understood that the University Insurance Committee will continue to function for the purpose of evaluating health program options and alternatives and making recommendations to the University's President and Board of Trustees regarding such matters.

The University will offer group health insurance continuation for eligible bargaining unit employees according to the Consolidated Omnibus Reconciliation Act (COBRA).

G. GROUP LIFE

The University will provide group life insurance coverage to full-time bargaining unit employees in the amount of 2.5 times the employee's base wage rate subject to the Group Life Plan maximums and guaranteed issue limitations, including a reduced benefit scale at age 65. The employee is responsible for payment of income taxes for life insurance coverage in excess of \$50,000, as required by the internal revenue code.

H. FLEXIBLE SPENDING ACCOUNT (FSA)

Bargaining unit employees may participate in the University's Flexible Spending Program (*SSUFlex*) as adopted by the Board of Trustees in Resolution F33-02. The program permits participants to set up a payroll deduction for reimbursement of certain health care expenses and/or dependent care expenses on a pre-tax basis in accordance with the rules and regulations under IRC Section 125.