

**MEMORANDUM OF UNDERSTANDING**

**SSU/CWA Collective Bargaining Agreement 2023-2026**

**Re: HDHP Deductible Minimum**

WHEREAS: ARTICLE 15, GROUP INSURANCE, sets the deductible amount for single coverage under University-offered HDHP health insurance plans at \$3,000.00; and


WHEREAS: the IRS has increased the required minimum deductible for family coverage to qualify as an HDHP from \$3,000.00 to \$3,200; and

WHEREAS, the aforementioned increase also requires employers with family coverage featuring embedded deductibles to increase the deductible for any single individual on a family plan to at least \$3,200.00; and

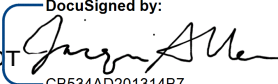
WHEREAS, the University has historically matched the deductible for individuals with single coverage with the embedded deductible for single individuals with family coverage, insofar as having different deductibles would be administratively unfeasible;

THEREFORE, BE IT RESOLVED that the Parties agree to the following:

1. All bargaining-unit members enrolled in or who become enrolled in the University’s HDHP health insurance plan with single coverage shall have a deductible of \$3,200.00.
2. This MOU hereby rescinds and supersedes the MOU 2024-001, executed on April 26, 2024, concerning the same subject.

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9/18/2024 | 9:50 AM EDT  
 Date

For the University:  
 Eric Andrew Braun, J.D., Ed.D.  
 President, Shawnee State University

For the Union:  
 Jacqueline Allen, President, Local 4372  
 Communications Workers of America