

Health Insurance

I. Health Insurance

University Contribution to Health Insurance

For graduate assistants with academic or fiscal year appointments, the University will contribute the annual sum of 90% of the cost toward the purchase of the Student Health Insurance Plan or UI Grad Care. Graduate assistants appointed for a semester will receive one-half of the annual contribution for each semester. The graduate assistant will pay the cost of the plan in excess of the University's contribution through monthly payroll deduction.

Graduate Assistant Contribution to Health Insurance

Graduate assistants contribute an annual sum of 10% toward the purchase of the Student Health Insurance Plan and 10% toward UI Grad Care. The Student Health Insurance Plan is an indemnity plan with co-pay and deductible requirements. UI Grad Care is a comprehensive University-sponsored managed care program with benefits provided through University health care providers. A brief summary of Grad Care Benefits is attached.

Dental Coverage

The Employer will provide dental insurance to bargaining unit employees with either academic or fiscal year appointments and contribute 85% of the annual premium cost. The annual employee cost is 15%. A brief summary of dental benefits is attached.

Dependent Coverage

The Employer will contribute an annual sum of 70% of the premium costs per month toward the purchase of Employee/Spouse, Employee/Children, Employee/Family, or Employee/Domestic Partner coverage from the plans available to bargaining unit employees. No contribution will be made if dependents, spouses, or domestic partners are eligible for coverage under any other substantially equivalent employer-sponsored plan.

Eligibility Requirements

To be eligible for the University contribution, a graduate assistant must be on an appointment of at least a semester and at least a 25% appointment. A graduate assistant commencing an appointment of more than a semester after the beginning of the academic or fiscal year shall receive the monthly insurance contribution for the duration of the appointment, including coverage for the summer, provided he/she pays the prorated employee share for that period of time. Graduate assistants with an appointment of less than a semester appointment shall not be eligible for the University contribution but may participate in an insurance plan at his/her own expense through payroll deduction.

Flexible Spending Accounts

Dependent Care Account

The Dependent Care Account allows you to deposit tax-free funds into an account to be used for the care of a qualified dependent while you are working. Pre-tax money is deposited monthly from your wages into the account; deposits to this account avoid all Federal, State, Local and Social Security/Medicare taxes. When you incur qualified expenses, you file for reimbursement from the account. Once you are reimbursed, you have paid your expenses with tax-free money.

Your deposit is limited by your tax filing status. If you file your Federal taxes as married filing separately, you may deposit up to a maximum of \$208.33 monthly. All other tax filing statuses may deposit up to a maximum of \$416.66 monthly. The combined maximum that a couple may contribute to this account is also \$416.66 per month.

Health Care Account

The Health Care Account allows you to deposit up to \$7,000.00 per person annually into a tax-free account to be used for healthcare expenses. Pre-tax money is deposited monthly from your wages into the account; deposits to this account avoid all Federal, State, Local and Social Security/Medicare taxes. When you incur qualified expenses, you file for reimbursement from the account. Once you are reimbursed, you have paid your expenses with tax-free money.

You can be reimbursed from your Health Care Spending Account for a wide range of expenses, including, but not limited to: health insurance deductibles and co-pays, prescription medication co-pays, over-the-counter drugs that may be used for the treatment of a medical condition, dental expenses, vision expenses, etc.

*The new health care costs will be available July 1, each year

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APPENDIX A
UI GRAD CARE – PLAN PROVISIONS

1. Co-insurance Percentage – 10%
2. Out-Of-Pocket Limit - Single/Family \$1,100/\$1,700; Drug Card - \$1,100/\$1,700
3. Pre-existing Condition Waiting Period – None
4. Pre-approval of Inpatient Admissions – Required
5. Second Surgical Opinion – Voluntary
6. Prior Approval for Outpatient Surgery – Physician Discretion
7. Benefits Available from Nonmember Providers – Not available without approved referrals
8. Preventive Care Office Calls - \$0
9. Routine Physicals - \$0, lab tests and materials – 10% co-insurance
10. Well-Child Care - \$0, including required immunizations
11. X-Ray and Lab - 10% co-insurance
12. Routine Eye Exam - \$10 co-payment (\$0 at UIHC)
13. Hearing Exam - \$10 co-payment
14. Room & Board – 10% coinsurance after \$75 daily deductible. Pre-approval of admission required. Semi-private room.
15. In-Hospital Physician Services – 10% co-insurance
16. Inpatient Surgery – 10% coinsurance
17. Out-patient Surgery – 10% coinsurance
18. Inpatient Supplies/Drugs – 10% coinsurance
19. Inpatient Tests, ICU, Operating Room, specialized care, etc. – 10% coinsurance
20. Immunizations - \$10 co-payment, \$0-children required immunizations
21. Allergy Treatments - \$10 co-payments
22. Chiropractor - \$10 co-payment, referral for over 12 visits
23. Ambulance – 10% co-insurance
24. Organ Transplants – prior approval
25. Emergency Room Care – 10% coinsurance after \$25 copayment
26. Physical Therapy – 10% coinsurance
27. Blood, etc. – 10% coinsurance
28. Durable Medical Equipment – 10% coinsurance
29. Outpatient Chemotherapy – 10% coinsurance
30. Speech, Occupational & Respiratory Therapy – 10% coinsurance
31. Dental Accident Care – 10% coinsurance within 6 months of injury
32. Dependent Child Age Limit – 19 or unlimited if full-time student
33. Lifetime Maximum – none
34. Prescription Drugs – Rx Card \$7 or 25% whichever is greater
35. Contraceptives - covered
36. Mental Health – 10% coinsurance for in-network with pre-authorization, 50% for out of network or without pre-authorization.
37. Outpatient Substance Abuse - 10% coinsurance