Union Proposal
Date: May 27, 2026

ARTICLE XX – HEALTH INSURANCE

Section 1. Eligibility.

A. All GSEs with a workload of 20 hours per week or more shall be eligible for employer-sponsored health insurance as defined in Section 2, or may elect the Student Health Insurance Plan (SHIP).
B. All GSEs with a workload of less than 20 hours per week may enroll in Student Health Insurance Plan (SHIP).
C. All GSEs shall be eligible for participation in dental insurance (Section 6) and vision insurance (Section 7).

Section 2. Health Insurance Plan. GSEs eligible as determined under Section 1 shall be eligible to participate in the PPO1 Health Plan that is available to other UVM union employees; or an alternate plan with equal or lower co-pays, deductibles, and out-of-pocket costs shall be offered. This plan will be referred to as "Health Plan" in this article.

Section 3. Health Plan Structure.
The Health Plan will have the following options:

A. Employee
B. Employee plus Spouse
C. Employee plus Children
D. Employee plus Family
E. Domestic Partner
F. Domestic Partner w/Non-Dependent Children

Section 4. Dependents.

A. The University has adopted the Internal Revenue Service change in eligibility age for dependents and this will apply for the dependents of bargaining unit members. For medical and dental coverage purposes, qualified dependent children are covered until the end of the month of their 26th birthday.

B. Unless otherwise provided in this Article, a dependent shall include a spouse, civil union partner, domestic partner and/or a qualifying child to be defined as a child (natural, legally adopted, legal guardian thereof) under age 19. To be qualified for benefits, a domestic partner must meet the following criteria:
    a. Shared a residence with the GSE for not less than six consecutive months prior to applying for benefits.
    b. Eighteen years of age or older.
    c. Neither the GSE nor the dependent is legally married to anyone.
    d. Not related by blood closer than would bar marriage under Vermont State law.
    e. Both the GSE and the domestic partner sign the attestation in Appendix X.

Section 5. Employer Contribution to Health Plan
The University will cover 85.6% of the premium for the PPO1 or equivalent plan. GSEs will have an employee cost share of 14.4%.

The University will cover 100% of the SHIP. The value of the University's contribution for coverage will not be considered taxable income to the GSE for federal and state tax purposes.

Section 6. Dental insurance. GSEs will be eligible to participate in the Delta dental plans available to other UVM employees; or an alternate plan with equal or lower co-pays, deductibles, and out-of-pockets costs shall be offered . The University will pay 100% of the premium for the Base Plan for eligible GSEs and their dependents. GSEs who select the High Option Plan pay the premium cost difference between the Base and High Option Plans.

Section 7. Vision insurance. Eligible GSEs will have access to the Vision Service Plan (VSP) at the competitive group rate provided to other UVM employees; or an alternate plan with equal or lower co-pays, deductibles, and out-of-pockets costs shall be offered.

Section 8. Initiation of coverage.
Application for benefits must be made within thirty (30) days of the date of notification as described in Section 9.

Section 9. Notification. Within 30 days of ratification of this Agreement, the University will notify an eligible GSE of the provisions of this Article of eligibility to participate in the Health Plan and other benefits and provide 30 days for the decision. For future periods, the University will notify the GSE no later than the day employment begins. In cases where a GSE misses the application deadline due to a lack of such notification, the University will enable the GSE to enroll in the health insurance plan and other benefits of their choice.

Section 10. Continuation of coverage. Once a GSE has made a selection on coverage, the GSE shall continue to receive coverage at the selected tier unless changed by the GSE during future open-enrollment periods. GSEs shall continue to receive coverage during the period of their employment.