
FW: Changes to graduate assistant insurance benefit charges

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From: "Bruce, Gigi" <gigi.bruce@oregonstate.edu>**Date:** Thursday, August 22, 2019 at 6:53 AM**To:** Provost's Council of Deans <ProvostsCouncilofDeans@oregonstate.edu>, Provost's Senior Leadership Team <ProvostsSeniorLeadershipTeam@oregonstate.edu>**Subject:** Changes to graduate assistant insurance benefit charges

Message sent on behalf of Sherm Bloomer, AVP-Budget & Resource Planning

Dear Colleagues,

We would like to summarize for you the benefit costs for graduate assistants covered by the CGE contract from FY20 to FY21. There are three points we would like to note.

The first is that the university health insurance contribution for graduate assistants is charged as an average rate for all assistants, rather than the actual rate for the level and type of coverage the employee selects (individual, family, etc.). This is consistent with how the university contribution for other employees is charged to departments or grants and makes the cost of insurance constant for the employer, regardless of an individual employee's selections.

The second is that the university's share of premium costs will increase from 89% in FY19 to 90% this year. There is no rate increase to medical from PacificSource (the insurance carrier) this year, however dental coverage increased approximately 4%. The OSU Administrative Fee (which covers the costs of managing the graduate assistant policy) will remain the same at \$13. These changes yield a monthly charge for health insurance of \$456 for all graduate assistants. It increased from \$450 last year, which is a 1.32% increase.

Finally, is a reminder about how the cost of summer insurance coverage is charged to departments and grants. The employment as a graduate assistant for one or more terms includes insurance coverage for the following summer term, whether the student is employed as a graduate assistant in the summer or not. Previously, the cost of that coverage for most students was charged (to both the student and the university employer) in spring term for the entire cost of summer. Now, 1/9 of the cost of summer insurance is charged for each month a graduate assistant is employed. This will be \$152 per month, up from \$150 last year. This change was made to address two things-it makes sure whoever employs an assistant during the year contributes to the cost of summer insurance benefit and it allows for automatic enrollment of students who earn the benefit in the following summer term, an issue that was very important to CGE. Students who have graduated and are not enrolled in Grad School for either the summer

session or the following fall term will be automatically removed from summer insurance coverage and will be refunded their summer insurance costs. Students who have graduated and come back in the fall will need to be treated as new students. For graduate assistants who are employed less than a full academic year, the university will absorb the difference in cost of the employee's summer insurance benefit and what was actually paid during the academic year.

Please share these changes with your leadership groups as you have the opportunity. If you have any questions about these changes let us know.

Best regards,

Sherm Bloomer

Viki Dimick Jackson