

## **ARTICLE 21 HEALTH AND DENTAL INSURANCE**

**Section 1.** All students are required to participate in the Harvard University Student Health Plan or to otherwise be covered by a health insurance program. The University will continue for the life of this Agreement to provide individual coverage at no premium cost to the student for all GSAS Ph. D student workers as may be guaranteed in their offer letter.

**Section 2.** Nothing in this Agreement shall affect the University's right to modify the plan or plan design or premium rates or to change insurance carriers or administrators in its discretion.

**Section 3.** Effective July 1, 2020, or upon ratification of this Agreement, whichever comes last, the University shall establish a SW Health Insurance Premium Support Fund in the amount of \$325,000 for FY 21 but pro-rated for the balance of FY 21 based on the date of ratification. Salaried SWs may apply for money from the fund to help defray the cost of premiums for spousal and/or dependent coverage under the HU Student Health Plan.

Distribution of any funds shall be made in accordance with procedures, policies and requirements established by the Union, subject to approval by the University.

There shall be no rollover of any unexpended funds from one year to the next.

**Section 4.** Eligible SWs and their dependents may elect the optional student dental insurance plan offered by the University provided they pay the full cost for such a plan.

Effective July 1, 2020, or upon ratification of this Agreement, whichever comes last, the University shall establish a Dental Health Plan Support Fund in the amount of \$125,000 for FY21 but pro-rated for the balance of FY 21 based on the date of ratification. Salaried SWs who have elected the University's student dental insurance plan may apply for money from the fund to help defray the cost of premiums and co-pays under such plan for themselves and for covered spouses and/or dependents. Salaried SWs who have not elected the University student dental insurance may also apply for money from the fund to help defray dental expenses in general.

Distribution of any funds shall be made in accordance with procedures, policies and requirements established by the Union, subject to approval by the University.

There shall be no rollover of any unexpended funds from one year to the next.

**Section 5.** Effective July 1, 2020 or upon ratification of this Agreement, whichever comes last, the University shall establish a SW Support Fund in the amount of \$125,000 but pro-rated for the balance of FY 21 based on the date of ratification. Salaried SWs may apply for reimbursement of any co-pays and other out-of-pocket medical expenses (as defined by Internal Revenue Service regulations) that they had to incur under the HU Student Health Plan.

Distribution of any funds shall be made in accordance with procedures, policies and requirements established by the Union, subject to approval by the University.

There shall be no rollover of any unexpended funds from one year to the next.