

1 Faculty Alliance of Miami, AAUP-AFT Proposal to Miami University

2
3 January 17, 20244
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Health Insurance

6 X.1. Plans.

7 X.1.1. The University will continue to offer the current (as of 1/1/2023) Preferred
8 Provider Organization (PPO) and High Deductible Health Plan (HDHP) benefit
9 plans to bargaining unit members. These plans are summarized in Appendix A in
10 more detail. To the extent that these plan summaries are less detailed than the
11 underlying policies, the details in the underlying policies as of the ratification of
12 this contract governs.

13 X.2. Plan Costs.

14 X.2.1. The University will offer each bargaining unit member a choice of the HDHP or
15 PPO, with options for single employee, employee plus a spouse or children
16 (employee+), and family coverage, at no premium cost to bargaining unit
17 members.18 X.2.2. The University will contribute 100% of the deductible for HDHP in an
19 employee's Health Savings Account with half in January and half in July.20 X.2.3. The deductible and out-of-pocket maximum for both the HDHP and PPO will
21 remain the same throughout the life of the contract and are set to the effective
22 rates on 1/1/2023.23 X.2.4. The cost sharing for medical, prescription drugs, and other services, including the
24 zero cost sharing for essential drugs covered by the health plan for the HDHP and
25 PPO will remain the same throughout the life of the contract and are set to the
26 effective rates on 1/1/2023.

27 X.3. Dependent Coverage.

28 X.3.1. All dependent children of the employee are eligible for coverage through the end
29 of the month when they turn age 26.

30 X.3.2. Spouses and domestic partners are eligible for coverage.

31 X.4. Plan changes.

32 X.4.1. The University shall obtain the agreement of the Union on any changes to
33 benefits, benefits plans, or third party administrators, before such changes are
34 enacted.35 X.4.2. The University will continue to maintain the Benefits Committee and its functions
36 and composition (at 1/1/2023). The membership of the Benefits Committee will
37 include one new voting member appointed by FAM.

- 38 X.4.3. The Benefits Committee will have the authority to direct the University to find
 39 and share information such as, but not limited to, accuracy of cost estimates,
 40 review usage, investigation and comparison of current and alternate vendors, and
 41 to make assessments and recommendations on any benefit plan changes.
- 42 X.4.4. To monitor quality of care data and payment expenses, The University shall
 43 provide to the Union and the Benefits Committee, disaggregated information
 44 related to health care, such as, but not limited to cost, expenses, and usage. The
 45 University will provide data at least twice per year at appropriate times, such as
 46 when prior calendar year data are available and prior to open enrollment such that
 47 the Union and the Benefits Committee have reasonable time to review the data.
- 48 X.4.5. The University agrees that the provider network, tiering of providers, and drug
 49 formularies will remain as similar as possible as effective on 1/1/2023 and will 1)
 50 submit any proposed changes to the Union and the Benefits Committee for review
 51 and 2) obtain the agreement of the Union on any proposed changes before such
 52 changes are enacted.
- 53 X.4.6. The University may only conduct an insurance eligibility audit at the time the
 54 contract is entered into with the Union, when an individual employee is employed
 55 or asks for a spouse or domestic partner to be covered by the health plan.
- 56 X.5. Healthy Miami.
- 57 X.5.1. All bargaining unit members are exempt from the requirements of Healthy Miami.
- 58 X.6. Enrollment.
- 59 X.6.1. If the member is re-enrolling and does not enroll by the enrollment deadline, the
 60 member will automatically be enrolled in the preceding year's plan.