

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

2
3 February 26, 20244

Other Insurance

5 X.1. Life Insurance.

6 X.1.1. For the duration of this Agreement, the University shall provide, at no cost to
7 Bargaining Unit Members, basic life insurance coverage in the amount of 5 times
8 their base salary, not to exceed a coverage maximum of \$1,500,000.
910 X.1.2. All Bargaining Unit Members are eligible for life insurance beginning on the first
11 of the month following the date of hire, or immediately if hired on the first day of
12 the month.
1314 X.1.3. The University agrees that the program will remain as similar as possible in all
15 other details as of 01/01/2024, e.g., reduction schedule and continuing coverage
16 after employment at Miami, etc. The University agrees to notify and engage in
17 negotiations with the Union regarding any proposed changes to life insurance
18 coverage before such changes are enacted.
19

20 X.2. Optional Life Insurance.

21 X.2.1. For the duration of this Agreement, any Bargaining Unit Member may elect, at
22 the member's expense, to purchase additional life insurance in \$10,000
23 increments up to \$1,500,000, not to exceed 10 times their annual salary.
2425 X.2.2. The University agrees that the program will remain as similar as possible in all
26 other details as of 01/01/2024, e.g., cost, age reductions, guaranteed issue,
27 optional spouse benefit, optional child(ren) benefit, continuing coverage after
28 employment at Miami, etc. The University agrees to notify and engage in
29 negotiations with the Union regarding any proposed changes to the life insurance
30 options, plan, coverage, cost, etc., before such changes are enacted.
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32 X.3. Group Accidental Death and Dismemberment (AD&D) Insurance

33 X.3.1. For the duration of this Agreement, the University shall provide, at no cost to
34 Bargaining Unit Members, Accidental Death or Dismemberment Insurance in the
35 amount of 5 times their base salary, not to exceed a coverage maximum of
36 \$1,500,000.
37

- 38 X.3.2. All Bargaining Unit Members are eligible for Accidental Death or
 39 Dismemberment Insurance on the first of the month following the date of hire, or
 40 immediately if hired on the first day of the month.
 41
- 42 X.3.3. The University agrees that the program will remain as similar as possible in all
 43 other details as of 01/01/2024, e.g., reduction schedule, dismemberment schedule,
 44 spouse and child schedule, and continuing coverage after employment at Miami,
 45 etc. The University agrees to notify and engage in negotiations with the Union of
 46 any proposed changes regarding AD&D coverage before such changes are
 47 enacted.
 48
- 49 X.4. Optional Accidental Death and Dismemberment (AD&D) Insurance
- 50 X.4.1. For the duration of this Agreement, the Bargaining Unit Member may elect at the
 51 member's expense to purchase additional Accidental Death or Dismemberment
 52 Insurance in the amount in \$10,000 increments up to \$1,500,000, not to exceed 10
 53 times their annual salary.
 54
- 55 X.4.2. The University agrees that the program will remain as similar as possible in all
 56 other details as of 01/01/2024, e.g., reduction schedule, dismemberment schedule,
 57 spouse and child schedule, and continuing coverage after employment at Miami,
 58 etc. The University agrees to notify and engage in negotiations with the Union of
 59 any proposed changes regarding AD&D coverage before such changes are
 60 enacted.
 61
- 62 X.5. Long Term Disability Insurance (LTD)
- 63 X.5.1. For the duration of this Agreement, the University shall provide, at no cost to
 64 Bargaining Unit Members, Long Term Disability Insurance (LTD).
 65
- 66 X.5.2. If a member becomes disabled, the benefit pays 100% of monthly earnings, less
 67 other deductible sources of income, such as Social Security and workers
 68 compensation. The maximum monthly benefit is \$10,000. Benefits are payable
 69 after a period of 180 consecutive days of disability.
 70
- 71 X.5.3. The University agrees that the program will remain as similar as possible in all
 72 other details as of 01/01/2024, e.g., max benefit by age, elimination period,
 73 definition of disabled, etc. The University agrees to notify and engage in
 74 negotiations with the Union regarding any proposed changes to LTD coverage
 75 before such changes are enacted.