Article__ HEALTH BENEFITS

Section 1. The University shall provide all GWs health, mental health, dental, vision care, and prescription drugs with no premiums or fees. GWs will be automatically covered on the effective date of an appointment through the end of the plan year.

Section 2. Health, mental health, dental, vision care, and prescription drugs for eligible dependents shall be provided with no premiums or fees. Eligible dependents include but are not limited to spouse, domestic partner (regardless of gender identity or sex) and/or children. Benefits for covered dependents shall be equivalent in all respects to those provided to the GW.

Section 3. A Joint University/WPI-GWU-UAW Health Care Taskforce with an equal number of representatives from WPI and the Union shall be established to determine the Plan Design. The current plan design shall be a starting point from which improvements shall be made to take effect as of the 2023-2024 academic year, including, but not limited to:

- 1. Health benefits shall be provided at the "platinum" level as currently defined in the Affordable Care Act
- 2. Health benefits shall at least meet the Minimum Creditable Coverage (MCC) under Massachusetts state law
- 3. Reduced copays and other out of pocket costs
- 4. Coverage of all vaccines
- 5. Coverage of eyeglass frames, lenses and contact lenses,
- 6. Expanded, year-round mental health coverage,
- 7. Gym memberships
- 8. Reduced out of pocket costs for prescription drugs
- 9. Expanded list of covered medications with the option for mail order prescriptions and same day prescriptions in advance of travel
- 10. Expanded provider network including access to mental health and specialists (who are trained and experienced in providing care to individuals with a range of backgrounds, identities, and experiences),
- 11. Unlimited visits for mental health, physical therapy, occupational therapy, speech therapy, and specialists,
- 12. Coverage for all needs of transgender and gender non-conforming individuals including all procedures, surgeries, and therapies.
- 13. Reproductive services for all GWs, including but not limited to, coverage for contraceptives, abortions, fertility assistance, antenatal, delivery, and postnatal care.

The selected GW plan designs will be mutually agreed upon by the Union and the University with quotes solicited immediately upon design selection. The University will cover all costs associated with an expedited bid process.

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Section 5. There shall be no reduction of benefits for the duration of this Agreement. No copayment, coinsurance or deductible shall be increased, nor shall any new copayment, coinsurance or deductible be levied on GWs and their dependents for the duration of this Agreement.

Section 6. Coverage for the summer term shall be automatically provided to any GW and their eligible dependents covered under the program during the preceding spring term.

Section 7. The University shall continue to provide coverage under the Plan to GWs and eligible dependents on an approved leave of absence at no cost to the GW.

Section 8. GWs covered under this Agreement shall be eligible to participate in any of the optional Dependent or Supplemental Life Insurance or Accidental Death and Dismemberment programs offered to other University employees.

Section 9. Covered participants shall be provided with the same level of coverage for claims incurred while outside the health plan coverage area.

Section 10. The Joint Health Care Taskforce shall meet annually to discuss the Plan. The Plan shall not be amended without prior agreement of the Union and the University.

Section 11. The University shall pay the GW the cost of all fees associated with the GW obtaining their health records.

Section 12. Insurance provided to GWs and their dependents shall at all times meet the requirements of international GW visas.