

ARTICLE XX.

Healthcare Benefits

Section 1. Eligibility. All graduate student workers (GSW), including hourly GSWs and GSWs participating in a co-op or internship semester, shall be eligible to enroll in NUSHP at no cost.

Section 2. Premiums. The University will provide a 100% subsidy of the premium for NUSHP Individual coverage for GSWs. The University will also provide a 100% subsidy of the respective coverage for GSWs who elect family coverage under the NUSHP; i.e., GSW/partner, GSW/child.

All domestic partnerships, regardless of sex or gender or identity, will be eligible for the benefits expressed in this article unless and until, the parties mutually agree otherwise.

Section 3. Dental Care Northeastern shall provide dental care benefits to all GSWs at no cost, including family/partner benefits where applicable. These benefits shall include the following:

- a. 100% coverage on all preventative appointments; specifically including one dental cleaning every six (6) months
- b. 100% coverage on fluoride treatments
- c. 100% coverage of all necessary procedures for maintaining all dental health

Section 4. Vision Care Northeastern shall provide vision care benefits to all GSWs at no cost, including family/partner benefits where applicable. These benefits shall include the following:

- a. 100% coverage on all preventative appointments
- b. One pair of prescription glasses per year
- c. One pair of prescription safety glasses per year at no cost to the GSW
- d. One year's worth of contact lenses per year at no cost to the GSW
- e. 100% coverage on all medical procedures or visits necessary to maintain vision health

Section 5. Consistent Benefits. There shall be no reduction of benefits for the duration of this Agreement without mutual agreement between the University and the Union. No copayment, coinsurance or deductible shall be increased, nor shall any new copayment, coinsurance or deductible be levied on GSWs and their dependents for the duration of this Agreement without mutual agreement between the University and the Union. The University shall provide information on how employees can apply for direct reimbursement, should they pay health costs out of pocket. This information will be provided along with the NUSHP information.

Section 6. Coverage During Leaves of Absence. The University shall continue to provide

coverage under the Plan to GSWs and eligible dependents on an approved leave of absence at no cost to the GSW.

Section 7. International Requirements. Insurance provided to GSWs and their dependents shall at all times meet the requirements of international GSW visas. The University shall continue to provide coverage that is world-wide. Recognizing that the provider network is within the United States, non-emergency, medically necessary international claims are reimbursable at out of network levels.

Section 8. Healthcare Committee. The Healthcare Committee composed of Union and University members may consider issues concerning health insurance and its administration and make such recommendations as the Committee determines to be appropriate.

Section 9. Long-term Disability Insurance. All GSWs are eligible for the long-term disability insurance plans provided to University faculty employees.

Section 10. Gender-affirming care.

- a. Within one (1) year of the effective date of this Agreement, the University shall implement supplemental coverage for gender-affirming care for GSWs at no cost to the GSW, including family/partner benefits where applicable. Coverage shall include at least the following: hormone replacement therapy, gender-affirming surgeries, electrolysis/laser hair removal, facial feminization/masculinization, tracheal reduction, lipoplasty for body masculinization or feminization, voice modification surgery, feminizing or masculinizing speech therapy/voice training services, laboratory services required for gender-affirming treatment, and mental health counseling.
- b. There shall be no dollar maximums or caps for coverage of any gender-affirming care services.
- c. Routine, chronic, or urgent non-transition services based on a GSW's sex or gender must be covered.
- d. No coverage for any otherwise covered services shall be denied solely based on a GSW's transgender status.
- e. The University and Union recognize that "medical necessity" has been historically used by healthcare providers to gatekeep access to life-saving gender-affirming care. No coverage for gender-affirming care shall be denied.