

# The TUGSA Tribune

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## Special Focus Issue: Health Insurance

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*Temple's graduate employees deserve good health care! In TUGSA's summer issues survey, improving health insurance for graduate assistants emerged overwhelmingly as the top priority issue. Because of that, the Fall 1999 issue of the TUGSA Tribune focuses on the issue of health benefits.*

### Grad Health Care: Temple Can and Should Do Better

By Liz DiNenno

"There's no doubt about it," says Geralda Moffatt, an Urban Education graduate student and Writing Center GA. "Health insurance here at Temple is inadequate."



"I'm one of the people who's had a problem," she adds. "A few years ago I had a little accident and it ended up costing me a lot. There was the deductible, and then I paid part even after the deductible. I had a needle in my foot, and had to go to the emergency room – and they billed me over \$600 even though they couldn't fix the problem. You'd expect gainful employment to cover at least a substantial portion of health care, but at Temple it doesn't."

There are many gaps in the low option health plan that most graduate employees use. Most services are only 75% covered, after a steep \$500 deductible. We can only visit the doctor 4 times per year. There's no prescription coverage – not to mention dental care or vision care. The more comprehensive plans that are available are expensive, particularly for families: the cheapest option for decent family coverage is over \$4000/year.

At other universities, the picture is much better. At Rutgers, Wisconsin, and

Michigan, all unionized, grad employees have won the same health care as faculty and administrators at those schools. University of Iowa grad employees had health insurance similar to our "low option" until they organized a union in 1996. In their first contract, they got the university administration to create a brand-new comprehensive health plan; now, in their second contract, they've improved it (including dental) and won a 70% employer contribution for family coverage.

There's plenty of room in Temple's budget to address grad assistant concerns on this issue. TUGSA estimates that to fully insure all of Temple's graduate employees, it would cost about \$600,000/year. This sounds like a lot – but consider that President Liacouras' salary, benefits, and expense account combine to cost \$624,000 for the most recent reported

year; or that Temple's last reported budget surplus was \$61 million. That means that good graduate health care would cost only 1% of the budget surplus.

Geralda Moffatt says: "Personally I feel that we should have the administration address health insurance in a more thoughtful way. If they put a little thought in it, they will realize how important health insurance is, even to humble graduate assistants. If they don't see this naturally, I'm hoping unionization will galvanize them to some kind of action."



Liz DiNenno (shown here passing out TUGSA leaflets) is a TA in Sociology

### Legal hearings end – ruling expected soon

The Temple administration has been trying to stifle TUGSA through legal delays. In spite of the strong support grad employees have shown for unionization, the administration has questioned our right to organize by claiming that RAs, GAs, and TAs aren't really Temple employees.

The hearings on this issue finally wrapped up in early November, after TUGSA members had registered concern about their slow pace in a resolution passed at our September mass meeting. The hearing examiner should be issuing his ruling early next term, and we expect him to rule in our favor. We'll need to be vigilant to make sure that the administration's law firm doesn't start a new round of appeals and delays. Stay tuned!

For more on the hearings, see page 4.

# TUGSA Members Speak Out on Health Insurance

Last year I was really sick. I coughed for three months, and the doctors couldn't figure out what was wrong. I eventually ended up in the hospital – they had to run all kinds of X-rays and check to see if I had pneumonia. After all that, I was sent an \$8000 bill, and only half was covered by my insurance. I've been threatened with a collection agency. I'm paying the minimum, which is \$100/month, but I don't think I'll ever be able to pay it. The hospital says I owe them \$4000. This year I'm feeling the same pain again, but I'm scared to go back to the hospital because of the bill. We need better health insurance here, particularly for international students.

— Jungmi Kim, TESOL



I'm a first year graduate student at Tyler. I'm fortunate to have received a Future Faculty Fellowship. Though this is a prestigious award, it doesn't allow me to have any financial emergencies. After I pay my rent, and car insurance, I'm left with \$150/month to pay other bills, buy food, buy art supplies, etc. To make matters even worse, the health care plan has a 75%/25% copay and a \$500 deductible. I have an umbilical hernia which causes me pain and limits some of my activities. As you can see, there's no way I can take care of \$1000 medical expenses. I'm thinking about taking out a loan to have surgery, or even about canceling my insurance because it's of no use to me. I'd probably be better off if I were on Medicaid!

— April Reigart, Metals, Tyler School of Art



Last year my youngest child had a nervous breakdown that required admission to a mental hospital twice for a total of two weeks. The low end insurance would not have covered those admissions. He has to see a psychiatrist weekly, at \$90 a visit, and he also takes very expensive medications daily. If we weren't on my husband's medical insurance,

for me to get medical insurance that would cover a major physical illness and mental illness for me and my children would cost more than a TA's monthly check. I think graduate students ought to join TUGSA because TUGSA represents *our* interests and is our best hope for attaining affordable health care coverage.



— Elizabeth Dudkin, Biology

Almost exactly one year ago I passed out one morning at Temple. I was taken to St. Joseph's hospital where I stayed two nights. I had to have numerous tests performed, and went twice to Temple Hospital the next month for more tests. Fortunately, it seems that the problem is not gravely serious.

But the bills for all of this quickly ran into several thousands of dollars. I'd enrolled in the lowest of the three plans that Temple offers graduate students. For some reason it appears that the insurance company didn't pay up initially. It's been very difficult to determine what's going on. According to the latest letter I've received, I think the majority of at least one very large bill may have been covered. However, I am still not sure of this.

This experience has brought home in the vulnerable situation we are in under the present system. Real coverage is prohibitively expensive while the lowest option is not meaningful coverage at all. It doesn't come close to providing 100% coverage and consequently one can easily be left with bills running into thousands of dollars, or more. For this reason I am fully in support of TUGSA's efforts to negotiate better health insurance for graduate employees at Temple.



— S.A. Wood, Religion

## Ask Ms. TUGSA: Will there be an anti-union campaign?

By Ms. TUGSA



Dear Ms Tugsa,

*If we're to hold a union election next semester, is the administration likely to fight us? If so, how?*

—Tactical in Tuttleman

Dear Tactical,

In most union certification elections, the employer launches an aggressive anti-union campaign to try to persuade, cajole, or intimidate employees into voting against the union. Given the gobs of money Temple's administration has already spent on legal challenges to our rights as employees, it's likely that, once the Labor Board orders an election, Temple administrators will do everything they can to keep us from winning.

What will their campaign look like? It could consist in part of minor concessions designed to mollify us. Witness last summer's small but significant improvements to our health insurance plans. Next semester, we may see more and bigger crumbs. Of course, they won't actually appease us, but will give us a taste of the power we have when we stand together.

If and when it gets ugly, the anti-union campaign may resort to rumors, allegations, and scare tactics. When Oregon State had its union certification election this past November, the university administration sponsored a group calling itself "Concerned Graduate Students," and paid for this group to mail anti-union propaganda to all graduate employees. Though it billed itself as a student-run initiative, OSU's Concerned Graduate Students consisted of only about a half-dozen grad stooges with close ties to the administration; the organization served as the university-funded mouthpiece for the employer's — not the employees' — concerns. But the graduate student-employees of Oregon State weren't fooled; they voted overwhelmingly in favor of union representation.

Next semester, we might hear the administration or its spokespeople saying some scary stuff about unionizing. Topics such as strikes and dues can be intimidating, especially for those of us who don't have much previous experience with or knowledge of how a union works, and you can bet the administration will try to exploit any and all uncertainties. Fortunately, though, we're trained as scholars to ask questions and make informed decisions. If you hear something that you have questions about, talk to your local steward; she should be able to help answer whatever question you have.

Dear Ms. Tugsa,

*I want a union, but haven't yet signed my gold card, because I'm not a U.S. citizen, and am wondering about my rights. As an international student, can I join a union?*

—Concerned in Comp Sci

Dear Concerned,

Yes, you can certainly join TUGSA. U.S. law protects an employee's right to join a union, and this right applies just as much to international students as to U.S. citizens. In 30 years of graduate employee unionization, there has never been a recorded instance of an international student having problems with the law as a consequence of her or his union activity. Participating in a union can't affect your visa or immigration status.

Dear Ms. Tugsa,

*I'm in Geography and Urban Studies and my live-in lover is in Chemistry. Ever since we moved in together, he has been coming home awfully late at night. When I question him, he insists that he was working late on an experiment, but I'm suspicious. What should I do?*

—Up-All-Night in Urban Studies

Dear Up-All-Night,

It's not unusual for folks in Chem to spend 50 to 60 hours each week — and sometimes more — working in their labs. But if you suspect that he's warming his beaker over some other Bunsen burner, that's probably symptomatic of some problems with the chemistry between you two. Don't make the mistake that Temple's administration keeps making in refusing to meet with TUGSA; the two of you need to sit down and talk it out.

### Legal hearings conclude (continued)

(Continued from page 4)

Supreme Court, if necessary. These appeals would continue to delay our organizing, so TUGSA is calling on all graduate employees to: 1) sign a gold card to become a member of the union; and 2) actively and enthusiastically support TUGSA's efforts to persuade the administration to forgo an appeal. The sooner we hold and win a union election, the more likely we will be to begin next academic year with a union contract that meets our needs.

*Amy Weigand is a Religion graduate student and a former lawyer.*

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## Legal Hearings Conclude

By Amy Weigand



Temple's administration has finally wrapped up its case against TUGSA in front of the hearing examiner for the Pennsylvania Labor Relations Board. The hearing examiner has a reputation for issuing timely decisions, so we should have a ruling by early next term.

The issue at the center of the hearings is whether or not Temple graduate students who work as TA's, GA's, and RA's are employees of Temple, as well as stu-

dents. The administration has taken the position that graduate employees ourselves are the primary beneficiaries of the work that we do. The administration has tried to minimize the benefit that Temple receives from our work. Most administration witnesses have been deans of various colleges.

Since the benefit Temple receives from our work is clear, TUGSA's legal team anticipates that the hearing examiner will rule that we *are* employees, and, as such, are entitled to organize a union.

That's what's happened in other states with laws similar to Pennsylvania's. A favorable ruling would require that a campus-wide referendum on unionization be held if the administration continues to refuse to recognize TUGSA; a vote for unionizing would bind the administration to negotiate a contract with graduate employees.

This summer, Temple's lawyers declared their intention to appeal rulings against to them all the way to the state

*(Continued on page 3)*

## Have You Signed Your Gold Card?

By Sumit Gupta



For the past two and a half months, TUGSA has held a membership drive campaign on campus. You may have seen the gold membership cards floating around your department. The purpose of this drive is to demonstrate to the university administration that an overwhelming majority of graduate employees continue to support organizing.

Last academic year, TUGSA held an authorization card drive. That drive resulted in 682 graduate employees signing up to tell the administration that they wanted TUGSA to be their collective bargaining agent. So, why have another drive if the first one was dismissed by the administration?

The administration and the anti-union

law firm they've hired are hoping that long delays have dampened interest in organizing. The new membership card drive shows them that we still want our voices heard! We need members this year because TUGSA will be around for the long haul, and so we need people to take a voice, a vote, and their share of responsibility for directing the union.

Because of the nature of graduate school, there's been a lot of turnover between last year and this. Therefore, the new membership drive seeks to introduce new students to TUGSA and the issues graduate employees face at Temple. Furthermore, it is a way for last year's members to stay abreast of TUGSA news, such as the legal hearings that recently wrapped up and the Dec. 14 Board of Trustees Meeting.

Finally, the gold card drive includes a time commitment pledge. Despite last year's very successful card drive, the administration refused to recognize the union. They even refused to allow a democratic union election. Therefore, this year we must not only produce another vast majority, but we need members who are committed to being actively involved in TUGSA. Since the administration looked past our membership on cards, we need to present a membership that they cannot ignore. We need a membership that will come to mass meetings, social events, and rallies, such as the one December 14. So make sure you sign your gold card and make sure your co-workers sign theirs too.

*Sumit Gupta is a TA in Electrical Engineering*