

## Important Contacts

### Temple University

#### Benefits Office:

Marketa Abney, HR Specialist

(215) 926-2279

[studentinsurance@temple.edu](mailto:studentinsurance@temple.edu)

#### TUGSA Representatives:

(215) 587-6786 (office)

[union@tugsa.org](mailto:union@tugsa.org)

#### Blue Cross Customer

#### Service:

1-888-516-8309

## Did you know?: Union History

When our union was formed and finally signed a collective bargaining agreement with the university, Temple agreed to pay “100% of single coverage premiums.” The contract covered some TA/RAs for only 9 months of the year and students with dependents or families were required to pay the difference in the cost of their coverage. The university’s intention was to offer as little as possible and to cover *only* students—not their dependents or families.

With each contract, we’ve fought to expand the university’s coverage to include more than just these single students. We’ve negotiated for provisions that required the university to increase the monthly subsidy that they offer over the contract term. Instead of agreeing to pay “100% single coverage premiums,” the contract stipulated that the university would provide each TA/RA with a monthly subsidy (\$608 now).

**Temple “never intended” to cover dependents and families, but this is a cost that we cannot cover as graduate students!**

## Enrolling in Healthcare

A step-by-step guide to accessing and assessing your healthcare options



*So reads our Collective Bargaining Agreement (2018-2022) under Article 19, "Health Insurance Benefits":*

E. If a TA/RA has a full appointment for either (a) the Fall and Spring semester of an academic year or (b) the Fall, Spring and either Summer session of an academic year, he/she shall receive the subsidy amount for 12 months.

F. The monthly healthcare subsidy provided for the above shall be prorated for fractional appointments, i.e., 25%, 50% or 75%.

G. Open enrollment for health care plans shall open not later than August 1 of each year for the fall semester and January 2 for the spring semester.

## Important Dates and Procedures

On **August 1<sup>st</sup>** in the fall, and **January 2<sup>nd</sup>** in the spring, the **Open Enrollment** period for your insurance will begin. You should receive notification from both Temple HR and TUGSA to remind you to begin enrollment. This period extends through the first few weeks of the semester and insures you beginning on either **September 1** or **January 1** of your contract year. Although you may only be working as a TA or RA for nine months of the year, Temple's monthly contribution to your premium should continue until **August 31<sup>st</sup>** of the following year.

**If you miss the enrollment period**, you are still entitled to the coverage stipulated in your contract. Be sure to contact a TUGSA representative or the Benefits Office if you need to enroll in an insurance plan late.

**You must re-enroll in an insurance plan every year.** Even if your TA/RA contract promises you 4 years of funding, re-enrollment is not currently automatic.

## Coverage Options

Temple publishes our **plan options** and **plan rates** online. Both domestic and international students are currently offered three options that offer student, student + dependent, and student + family plans. Each plan has pro's and con's: some offer coverage limited to the greater Philadelphia area, some have higher premiums and lower co-pays, and others offer more extensive coverage. **Assess your healthcare needs and consult the pro's and con's list we've uploaded to our website to help you decide which is the best plan for you and your family. Check out our page on [Health Insurance Details](#) and learn more here:**

<http://www.tugsa.org/wordpress/wp-content/uploads/Health-Care-Pros-and-Cons.pdf>

**The monthly cost to students represented by TUGSA is determined by the difference between the monthly premium and Temple's subsidy which, regardless of plan and changes in the market, is fixed at \$608.**

**This makes plans that cover dependents or families excessively expensive. Last year alone, insurance premiums saw a 20% increase. Temple expects graduate students to cover the difference.**

## Enrollment Process

**Blue Cross Student Enrollment Portal**  
You should enroll for your chosen plan online through [ibx.com/temple\\_students](http://ibx.com/temple_students), the Blue Cross Independence website. The link for Temple student enrollment is available in your email from HR or TUGSA.

### Application Requirements

- All personal information including your TUID
- If you choose to enroll in either of the Keystone Point of Service plans, you will need to select a Primary Care Physician and a Primary Dental office, and each of their Provider ID's. IBX provides a searchable directory that should provide necessary info.

## More Information

Visit our website to learn more about your coverage options and how to enroll:

<http://www.tugsa.org>