

Keystone Point of Service - Standard

Plan summary:

<http://www.temple.edu/hr/students/healthinsurance/documents/KPOSStandardPlanSummary.pdf>

Copay: Primary care services = \$30 | Specialist services = \$50

Pros:

- Dental and vision riders

Cons:

- Must enroll with primary care physician
- Will need referral for most specialty services
- Coverage only in Greater Philadelphia Region*



Keystone Point of Service - Premium

Plan summary:

<http://www.temple.edu/hr/students/healthinsurance/documents/KPOSPremiumPlan.pdf>

Copay: Primary care services = \$15 | Specialist services = \$30

Pros:

- Dental and vision riders
- Cheapest copays

Cons:

- Must enroll with primary care physician
- Will need referral for most specialty services
- Coverage only in Greater Philadelphia Region*

*Greater Philadelphia Region:

In PA: Bucks, Chester, Delaware, Montgomery, & Philadelphia counties

In NJ: Burlington, Camden, Gloucester, Hunterdon, Mercer, Salem, & Warren counties

In DE: New Castle county

What is a union (i.e., TUGSA)?



Labor Union

Organization of workers (CBU) formed to protect their rights and interests often through negotiation (CBA).

Collective Bargaining Unit (CBU)

Group of employees with clear, identifiable, and common interests. This is whom the union represents.

Collective Bargaining Agreement (CBA)

A written legal contract between the employer and the CBU. It serves to hold the employer accountable for the CBU's protection and rights.

TUGSA is the labor union representing Temple University graduate student employees (CBU), who are protected by the 2018-2022 CBA.

TUGSA was established in 1997 and has been a formal labor union since 2001.



Why join TUGSA?



Established in 1997 and becoming a formal union in 2001, TUGSA is **1 of only 33** graduate student employee unions in the nation, and it is the **only such union in PA.**

Benefits

- Our membership numbers represent how much power we have with the university
- TUGSA Solidarity Grants Program
- TUGSA Voting Rights
- Legal representation
- American Federation of Teachers Membership
- We use dues to pay our bills!
- TUGSA dues are tax-deductible
- Professional development opportunities

Dues

1.65% of gross salary automatically deducted monthly from your paycheck.

Your dues support:

- TUGSA overhead costs
- Membership in larger professional orgs. (e.g., AFT, AFL-CIO),
- Membership recruitment efforts
- Staff pay
- Professional development
- The grants program
- And more!

Join at: <http://www.tugsa.org/about-tugsa/get-involved/>

Healthcare!



Overview

These links are the gateway to TU's healthcare (HC) enrollment process. From these links, you can view the different HC plans, assess costs, and enroll.

For domestic students:

<http://www.temple.edu/hr/tugsa/index.html>

For international students:

<http://www.temple.edu/hr/students/healthinsurance/international.htm>

Premium rates & subsidy amounts:

<http://www.temple.edu/hr/tugsa/rates.htm>



Personal Choice PPO

Plan summary:

<http://www.temple.edu/hr/students/healthinsurance/documents/PCBasicPlanSummary.pdf>

Copay: Primary care services = \$20 | Specialist services = \$40

Pros:

- Do not need to enroll with primary care physician
- Do not need a referral
- Nationwide coverage

Cons:

- No dental or vision coverage