



C. Optical - Effective July 1, 1995 the contribution rate shall be .25%

5. Ratification - This Agreement is subject to ratification by the membership.

6. Reclassifications

A. The Employer has agreed to the upgrading of two named individuals.

B. The Joint Committee shall be required to issue any decision within 60 days of hearing the matter.

Agreed to this 27th day of October

Union Theological Seminary

LOCAL 1110, UAW

By Terry Lewis

By Melody Johnston

By Charles Leonard

By Jacqueline Ebert

By Mary Graves

By Mathew Jackson

October 27, 1995

The following is offered based on HIP/HMO and US Healthcare - Patriot V ONLY.

**INDIVIDUALS**

Premium = \$167 <sup>1</sup>	Year 1 Actual	Year 2 <sup>2</sup> Estimated	Year 3 <sup>3</sup> Estimated
< \$25,500 Employee Pays Zero	-0-	-0-	-0-
> or = \$25,500 Employee Pays 5%	\$8.35	\$8.70	\$9.15 <sup>4</sup>

**SECOND TIER**

Premium = \$311.90	Year 1 Actual	Year 2 Estimated	Year 3 Estimated
< or = \$25,500 Employee Pays Zero	-0-	-0-	-0-
> \$25,500 Employee Pays 20%	62.50	65.00	68.25

**THIRD TIER**

Premium = \$473.80	Year 1 Actual	Year 2 Estimated	Year 3 Estimated
< or = \$25,500 Employee Pays Zero	-0-	-0-	-0-
> \$25,500 Employee Pays 20%	94.75	98.50	103.50

- For Employees who select US Healthcare Choice or QPOS level of health care insurance coverage employee pays full amount above the total premium for Patriot V or HIP coverage.

- HIP family coverage is assumed to be Third Tier Coverage. HIP does not offer Second Tier coverage within the HMO.

- The salary threshold would be indexed for year two and three with the percentage increases agreed to in the contract, with indexed amounts rounded to the nearest dollar.

- For part time employees their salaries will be calculated to full time status to determine where their insurance cost falls on the above grid.

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<sup>1</sup>Premiums listed are for 1996 as provided by US Healthcare.

<sup>2</sup>This is based on estimated premium for the period beginning January 1, 1997.

<sup>3</sup>This is based on estimated premium for the period beginning January 1, 1998.

<sup>4</sup>Contribution is based on monthly premium. For Year 1 - the annual contribution would be \$100.20

LAB  
MS  
10/27/95

October 27, 1995

In 1995 the total premium for Local 2110 coverage will be \$51,847, of which the Seminary paid \$50,755. Twenty-four individuals and one family coverage were selected by the members.

The total premium estimated for 1996 is \$67,692. This assumes 16 individuals, eight second tier and one family (third) tier. The total premium costs ~~by~~ <sup>shown</sup> 30.6%

As presented above employees would contribute \$7,838; representing 11.6% of the total premium.

The increase in the Seminary's cost would be 17.9% for Local 2110 or a total dollar increase of \$9,099.

Of the total projected cost, the Seminary is paying ~~\$~~88.4% and Local 2110 11.6%

The premium increase per person is basically 2.3%. The large increase in the cost is due to assumed selection of tier II or tier III coverage by employees previously selecting individual coverage.

WLB

MS