

Wright State's Healthcare Plan IS the Worst in the State

The administration has claimed that our characterization of the university's healthcare plan as the worst in the state for public universities is inaccurate. And they have provided this peculiarly selective chart to substantiate the charge that we have been inaccurate:

80/20 Plans	Single Deductible	Family Deductible	Out of Pocket Maximum Single	Out of Pocket Max Family
WSU	\$800	\$1,600	\$4,000	\$8,000
CSU	\$900	\$1,800	\$7,350	\$14,700
Central State	\$1,000	\$2,000	\$3,500	\$7,000
NEOMED	\$400-\$1,500	\$800-\$3,000	\$2,000-\$6,000	\$4,000-\$12,000
Sinclair	\$1,500	\$3,000	\$4,000	\$8,000
U. Dayton	\$1,000	\$2,000	\$4,000	\$8,000

HDHP Plans	Single Deductible	Family Deductible	OOPM Single	OOPM Family	Co-Insurance
WSU	\$2,000	\$4,000	\$3,000	\$6,000	10%
Miami	\$2,000	\$4,000	\$3,000	\$6,000	20%
Shawnee	\$3,000	\$6,000	\$6,000	\$12,000	10-20%
Kent State	\$2,700	\$5,400	\$6,650	\$13,300	0%
Sinclair	\$3,500	\$7,000	\$4,500	\$9,000	0% (requires pharmacy co-pays)

What follows are the charts that our expert witness presented during the fact-finding hearing:

Proposed WSU Annual Premiums vs. Ohio Peer Institutions

Sources: HR Websites of peer institutions; For WSU, amounts are for faculty > \$75,000

	PPO Plans, Average		HDHP	
	Single	Family	Single	Family
Wright State	\$1,824	\$5,472	\$1,560	\$4,680
Miami	\$1,788	\$5,718	\$1,188	\$3,798
Kent	\$1,620	\$4,284	\$1,164	\$3,084
Toledo	\$1,376	\$4,264	\$987	\$2,979
BGSU	\$1,363	\$4,732	\$665	\$2,293
UC	\$1,788	\$3,000	\$648	\$1,944
Akron	\$1,188	\$3,450		
OSU	\$840	\$3,648		
CSU	\$1,309	\$3,437		
OU	\$1,307	\$5,226		
Peer Average	\$1,398	\$4,195	\$930	\$2,820
WSU vs. Average	\$426	\$1,277	\$630	\$1,860
WSU Rank	1 of 10	2 of 10	1 of 6	1 of 6

Proposed WSU **Deductibles Compared to Other Ohio Institutions:**
 (Sources: HR websites of peer institutions)

	PPO Plans, Average		HDHP	
	Single	Family	Single	Family
WSU	\$800	\$1,600	\$2,000	\$4,000
OSU	\$700	\$1,400		
OU	\$500	\$1,000		
Akron	\$500	\$1,000		
CSU	\$500	\$1,000		
Miami	\$350	\$700	\$2,000	\$4,000
Kent	\$275	\$600	\$3,100	\$6,200
BGSU	\$200	\$600	\$1,500	\$3,000
UC	\$100	\$200	\$1,500	\$3,000
Toledo	\$100	\$267	\$1,350	\$2,700
Peer Average	\$358	\$752	\$1,890	\$3,780
WSU vs. Average	\$442	\$848	\$110	\$220
WSU Rank	1 of 10	1 of 10	2 of 6	2 of 6

Out of Pocket Maximums, WSU vs. Ohio Peer Institutions

	PPO Plans, Average		HDHP	
	Single	Family	Single	Family
Akron Blue PPO	\$4,500	\$9,000		
Wright State	\$4,000	\$8,000	\$3,000	\$6,000
OSU Choice	\$3,750	\$7,500		
OSU Advantage	\$2,600	\$5,200		
Akron Gold PPO	\$2,500	\$5,000		
Miami	\$2,100	\$4,200	\$3,000	\$6,000
Toledo Silver	\$2,000	\$4,000	\$2,200	\$4,400
OU	\$2,000	\$4,000		
CSU Value	\$1,750	\$6,000		
Kent 80/20	\$1,250	\$2,500	\$6,650	\$13,300
Toledo Gold	\$1,100	\$3,300		
UC	\$1,000	\$2,000	\$3,000	\$6,000
CSU Traditional	\$1,000	\$3,000		
BGSU	\$1,000	\$3,000	\$3,750	\$7,500
Peer Average	\$2,042	\$4,515	\$3,720	\$7,440
WSU vs. Average	\$1,958	\$3,485	(\$720)	(\$1,440)
WSU Rank	2 of 14	2 of 14	3 of 6	3 of 6

Since most of our members are on the 80/20 plan and since costs to employees have increased again this year, after last year's very dramatic increases, we will stand by our assertion that the plan is the worst in the state.

In any case, although we find the increases in deductibles and out-of-pocket maximums to be unjustified and a major financial risk to our members (a burden that seems especially objectionable since the reduction in tiering means that upper administrators are paying the same premiums for healthcare as tenured associate professors earning the minimum salary for that rank), our main objection to the healthcare in the imposed contract is that the administration and Board have unilaterally eliminated our right to bargain over healthcare, even though state law defines compensation and benefits as mandatory topics of negotiation (one of the items in our ULP).