

# ESPs: Securing Quality Health Care Benefits

By Vicki J. Rosser

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Education support professionals (ESPs) sustain the teaching, research, and service missions in all types of postsecondary institutions—from community and baccalaureate colleges to master's and research colleges and universities. These professionals, whether found public or private colleges, are classified in five areas: service/support, clerical/secretarial, technical/paraprofessional, service/maintenance, and skilled crafts.

Often called the unsung professionals of the academy,<sup>1</sup> support staff members deserve fair and equitable benefits. This article updates the occupational and demographic trends for ESPs at colleges and universities, and then examines collective bargaining contract language regarding the right of ESPs to an equitable health insurance plan. Employment-based health insurance plans are contractual imperatives for assuring the continued health and welfare of ESPs. Desirable health insurance benefits include medical insurance, prescription drug coverage, dental and vision care plans, group life insurance, and long-term disability insurance. Many insurance benefits cover the spouses and dependents of employees, and some contracts cover domestic partners.<sup>2</sup>

## ESP OCCUPATIONAL EMPLOYMENT UPDATE

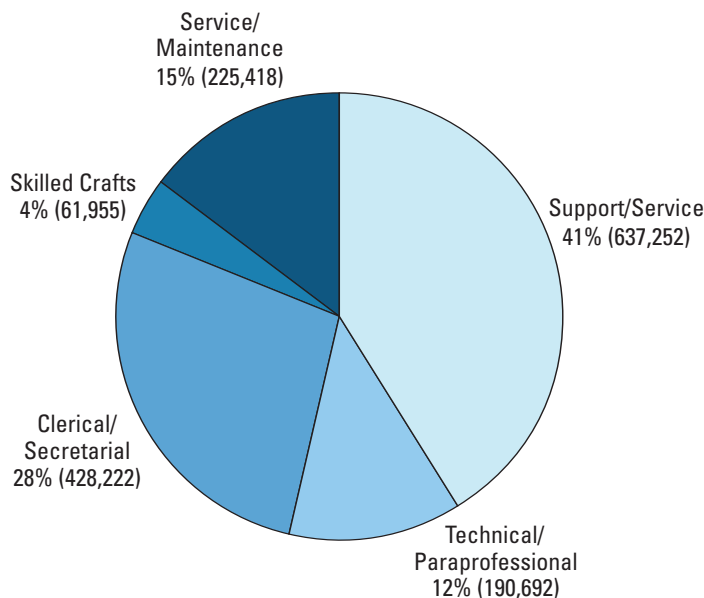
U.S. postsecondary institutions employed 1,543,539 ESPs in Fall 2005 (Figure 1).<sup>3</sup> The breakdown by ESP employment category: support/service employees—

637,252 (41 percent), clerical/secretarial—428,222 (28 percent), service/maintenance—225,418 (15 percent), technical/paraprofessional—190,692 (12 percent), and skilled crafts—61,955 (four percent).

Figure 2 shows the distribution of ESPs (N=1,073,445) by occupation within *public* institutions in Fall 2005. The breakdown: support services—441,175 (42 percent), clerical/secretarial—290,742 (27 percent), service/maintenance—152,903 (14 percent), technical paraprofessional—141,807 (13 percent), and skilled crafts—46,818 (four percent). Fewer ESPs work in *private* institutions (470,094, Figure 3), but ratios *within* ESP occupational categories are similar: support/services—196,077 (43 percent), clerical/secretarial—137,480 (29 percent), service/maintenance—72,515 (15 percent), technical/paraprofessional—48,885 (ten percent), and skilled crafts—15,137 (three percent).

## ESP OCCUPATIONAL EMPLOYMENT TRENDS

Figure 4 shows the 12-year employment trend for ESPs by occupational category. Three of the five occupational categories show increases since 2003: support/service employees (611,273 to 637,252), service/maintenance (223,183 to 225,418), and skilled crafts (61,548 to 61,955). The service/maintenance and skilled crafts areas reported decreases between 2001 and 2003; the slight rebound in 2005

**Figure 1. Percent of Education Support Professionals (ESPs) by Occupation, Fall 2005**

Source: U.S. Department of Education, *Staff in Postsecondary Institutions, Fall 2005 Early Release Data File*.

failed to return these categories to their 2001 levels (service/maintenance 234,602, skilled crafts 65,263). Technical/paraprofessional (7.0 percent) and clerical/secretarial (7.0 percent) employees showed a downward trend between 2001 and 2005.

Decreases in the number of full-time employees often reflect increases in part-time employment. But the total number of part-time ESPs continually *decreased* since 1999 (Figure 5)—a troubling trend because increases in full-time ESPs did not compensate for the decline in part-time employees: support/service—88,059 (-1.2 percent), clerical/secretarial—91,019 (-2.1 percent), service/maintenance—36,367 (-4.0 percent), technical/paraprofessional—38,167 (-7.9 percent), and skilled crafts—2,467 (-3.1 percent).

ESP occupational categories continue to be stratified by gender, though the number of men remained the same or showed slight increases in all categories (Figure 6). Male dominated categories include service/maintenance (men = 62.8 percent, women = 37.2 percent) and skilled crafts (men = 93.6 percent, women = 6.4 percent). Women continue to dominate three occupational categories: clerical/secretarial (women = 86.0 percent, men = 14.0 percent), technical/paraprofessional (women = 58.9 percent, men = 41.1 percent),

and support/service (women = 59.9 percent, men = 40.1 percent) (Table 1).

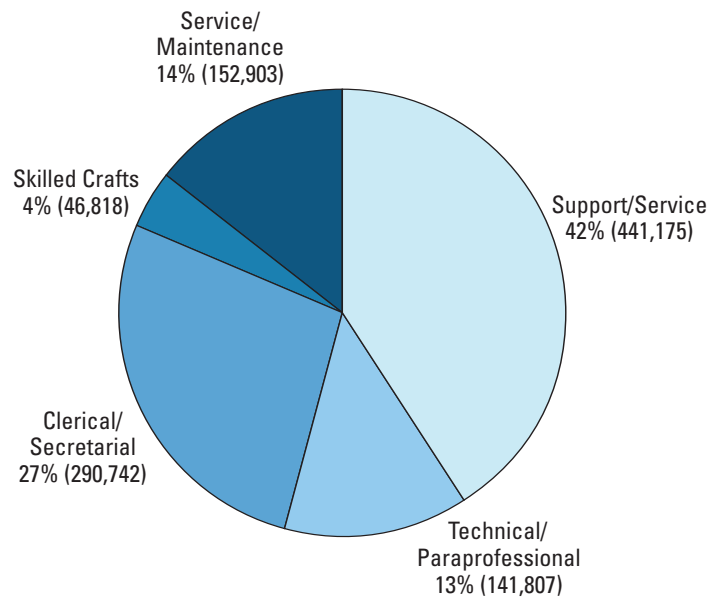
### ESP NEW HIRES

Table 2 shows new hires in 2005 by race/ethnicity and employment category; 79,708 new employees were hired, but we are unsure of the number of employees who left during the same period. White ESPs remain the largest number (51,753) and percent (range among the five occupational categories: 56.2 to 73.3) of new hires. The next largest groups: Black workers (10,373; 9.8 to 23.2 percent), followed by Hispanics (5,959; 5.2 to 10.9 percent), Asian Pacific Islanders (4,896; 2.8 to 7.8 percent), Native Americans (685; 0.7 to 1.4 percent), and non-resident aliens (2,849; 0.4 to 6.1 percent). “Unknowns” did not indicate their race/ethnicity by occupational category.

### ESP HEALTH INSURANCE BENEFITS

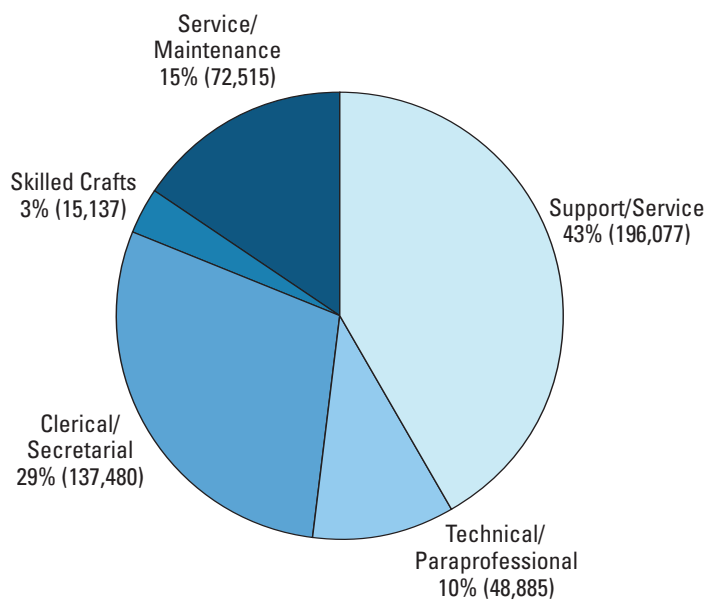
Higher education employees share the concern of many U.S. workers over the recent decline in employment-based health coverage.<sup>4</sup> These benefits covered 60 percent of U.S. residents during 2004—a decrease from a 64 percent peak in 2000. This downward trend reversed a period of increased coverage beginning in

**Figure 2. Percentage Distribution of ESP Staff by Occupation, Public Institutions, Fall 2005**

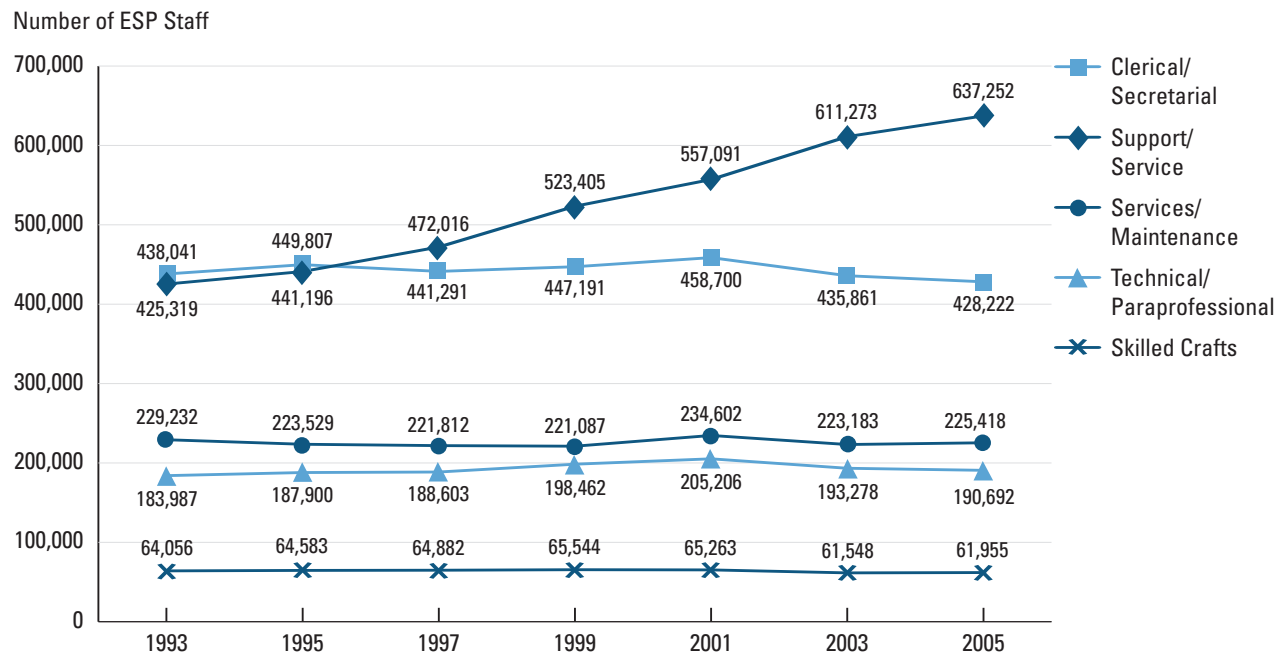


Source: U.S. Department of Education, Staff in Postsecondary Institutions, Fall 2005 Early Release Data File.

**Figure 3. Percentage Distribution of ESP Staff by Occupation, Private Institutions, Fall 2005**



Source: U.S. Department of Education, Staff in Postsecondary Institutions, Fall 2005 Early Release Data File.

**Figure 4. ESP Staff by Year, Fall 1993 through Fall 2005**

Source : U.S. Department of Education, *Staff in Postsecondary Institutions, Fall 2005 Early Release Data File*; U.S. Department of Education, *Staff in Postsecondary Institutions, Fall 2003*, and *Salaries of Full-Time Instructional Faculty, 2003–04, E.D. Tab, May 2005*; L. Johnsrud, and J. Banaria, 2005.

1994.<sup>5</sup> Continuation of the current trend, coming on top of rising health care costs, could devastate U.S. workers, children, the elderly, and the socio-economically oppressed.

And the employee's share of health care costs continues to rise.<sup>6</sup> Successful collective bargaining for a fair, equitable health insurance package is therefore key to the health and wellness of ESPs. This chapter examines contract language related to maintaining the health of ESPs, including medical insurance, prescription drug benefits, dental and vision care plans, group life insurance, and long-term disability insurance. Other benefits—such as day care, employee investment plans, and retirement benefits—though not discussed here, may also affect the health of ESPs.

The language from collective bargaining agreements presented here is drawn from NEA's Higher Education Contract Analysis System (HECAS, Spring 2006).<sup>7</sup> The database includes contracts covering full- and part-time ESPs in two- and four-year public and private institutions organized by NEA, AFT, SEIU, and independents. The search phrase used was: "health <NEAR/3> (insurance or benefits)." That search phrase located all instances where the words

"insurance" or "benefits" appeared within three words of the word "health." Of the 387 contracts for ESPs in the database, 304 contained language that met this criterion: 187 and 117 from two-year and four-year institutions, respectively. All but six contracts covered public institutions; 189 contracts covered full *and* part-time employees, while 109 contracts only covered full-time employees.

## ELIGIBILITY

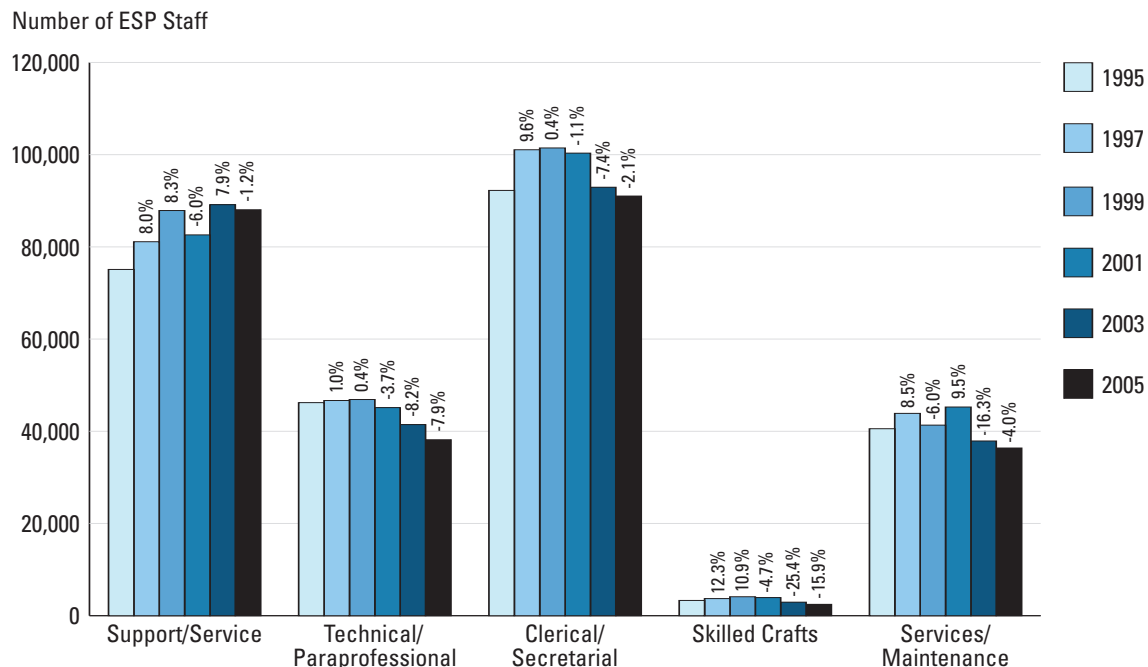
Most contracts indicate that *regular* full and/or part-time employees are eligible for health insurance benefits. The Des Moines Area Community College, Iowa, contract is typical:

All Regular full-time and Regular part-time employees shall be eligible for the insurance coverage described in this article...Insurance coverage for newly hired covered employees shall be effective the first of the month following date of hire.

Some contracts specify the groups of eligible members, in place of "regular."

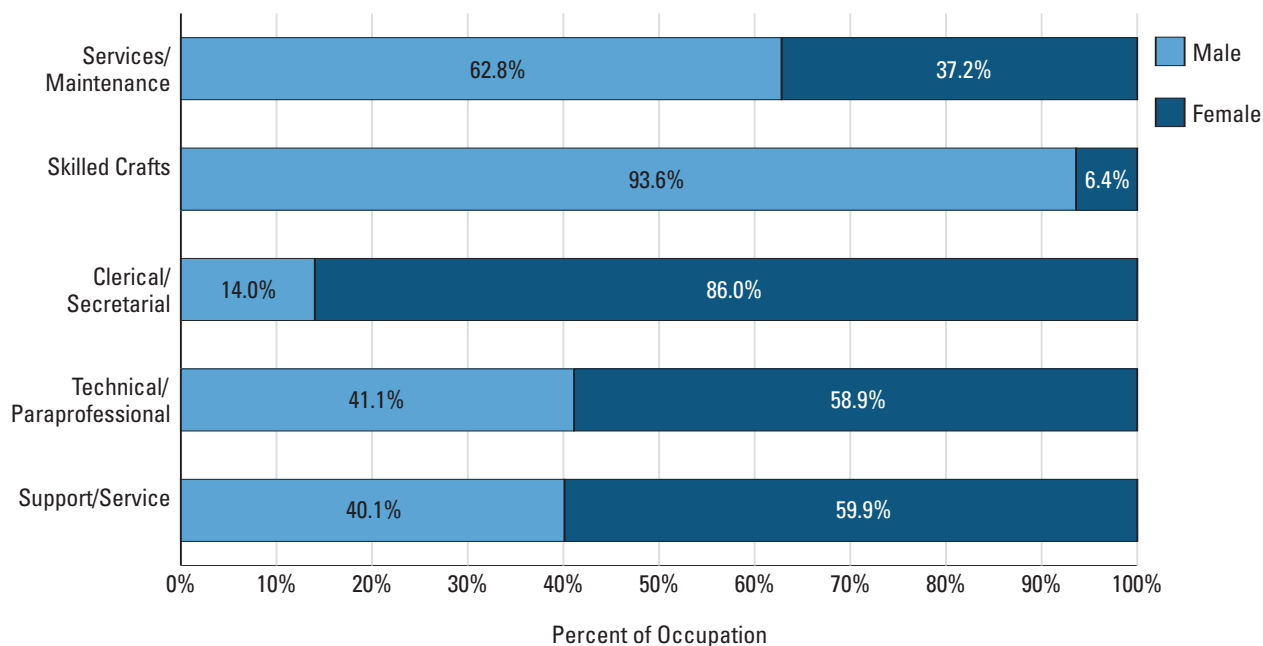
For full-time, 217-day, 238-day, and 260-day (twelve (12) month) unit members, the District

**Figure 5. Percentage Change, Part-Time ESP Staff, 1995–2005**



Source : U.S. Department of Education, *Staff in Postsecondary Institutions, Fall 2005 Early Release Data File*; U.S. Department of Education, *Staff in Postsecondary Institutions, Fall 2003*, and *Salaries of Full-Time Instructional Faculty, 2003–04, E.D. Tab, May 2005*; L. Johnsrud, and J. Banaria, 2005.

**Figure 6. Percentage, ESP Staff by Gender and Occupation, Fall 2005**



Source: U.S. Department of Education, *Staff in Postsecondary Institutions, Fall 2005 Early Release Data File*.

**Table 1. Number of and Percentage Change in ESP Staff by Gender and Occupation, 1993–2005**

Occupation	1993	1995	1997	1999	2001	2003	2005	% Change: 1993 to 2005	% Change: 2003 to 2005
Service/ Maintenance	229,232	223,529	221,812	221,087	234,602	223,183	225,418	-1.7%	1.0%
Female	88,168	86,183	84,791	85,087	90,406	83,795	83,957	-4.8	0.2
Male	141,064	137,346	137,021	136,000	144,196	139,388	141,461	0.3	1.5
Skilled Crafts	64,065	64,583	64,882	65,544	65,263	61,548	61,955	-3.3	0.7
Female	4,164	4,089	4,498	4,535	4,743	4,259	3,948	-5.2	-7.3
Male	59,901	60,494	60,384	61,009	60,520	57,289	58,007	-3.2	1.3
Clerical/ Secretarial	438,041	441,196	441,291	447,191	458,700	435,861	428,222	-2.2	-1.8
Female	387,143	386,490	382,137	385,742	396,577	376,560	368,192	-4.9	-2.2
Male	50,898	54,706	59,154	61,449	62,123	59,301	60,030	17.9	1.2
Technical/ Paraprofessional	183,987	187,900	188,603	198,492	205,206	193,278	190,692	3.6	-1.3
Female	110,746	111,904	112,721	118,020	121,159	114,758	112,325	1.4	-2.1
Male	73,241	75,996	75,882	80,472	84,047	78,520	78,367	7.0	-0.2
Support/Service	425,319	449,807	472,016	523,405	557,091	611,273	637,252	49.8	4.2
Female	258,641	272,655	284,370	315,482	338,730	365,870	381,491	47.5	4.3
Male	166,678	177,152	187,646	207,923	218,361	245,403	255,761	53.4	4.2

Source: U.S. Department of Education, *Staff in Postsecondary Institutions, Fall 2005 Early Release Data File*; U.S. Department of Education, *Staff in Postsecondary Institutions, Fall 2003*, and *Salaries of Full-Time Instructional Faculty, 2003–04, E.D. Tab, May 2005*; L. Johnsrud, and J. Banaria, 2005.

agrees to pay the full costs of medical insurance premiums for HPR and Kaiser health plan for the duration of this Agreement (Sonoma County Junior College District, California).

Some contracts accord full eligibility to part-time ESPs who work a minimum number of hours:

Regular part-time employees with appointments of 50% or more shall pay premiums in the same manner as all other regular part-time employees of the University, and...employee members will continue to be eligible for the same health care benefits provided to all other University employees at the same employee costs as other University employees (Ohio State University).

### ESP MEDICAL BENEFITS

Most contracts that mention health care provide for institutionally sponsored health or medical insurance plans that protect employees from health care expenses resulting from illness or injury. Some institutions

offer a single plan, while other contracts provided for several medical benefits plans.

Some contracts include broad language with far-reaching coverage. The University of Rhode Island contract, for example, states: “The State agrees to pay the entire cost of providing individual or family health insurance for employees and dependents.”

Other contracts specify the beginning and ending dates of effectiveness and the cost to employees:

The University will pay 100% of the individual medical insurance plan for Healthmate Coast to Coast or similar plan excluding riders... Existing MBUs will continue to be covered at 100%, for both individual and family plan, for Healthmate Coast to Coast or similar plan excluding riders (Roger Williams University, Rhode Island).

Some institutions pay the full cost of health insurance, but the majority of colleges split the costs with employees. Collective bargaining determines the proportions paid by employer and employee:

**Table 2. New Hires by Race/Ethnicity and Employment Category, Fall 2005**

	Non-resident alien	Black, non-Hispanic	American Indian, Alaskan Native	Asian, Pacific Islander	Hispanic	White, non-Hispanic	Unknown	Total
<b>Number</b>								
Other professionals	2,299	3,710	274	2,760	1,982	25,459	1,472	37,956
Technical/paraprofessionals	257	1,203	101	801	804	6,480	566	10,212
Clerical/secretarial	141	2,849	151	949	1,887	12,616	706	19,299
Skilled crafts	8	199	18	51	150	1,343	62	1,831
Service/maintenance	144	2,412	141	335	1,136	5,855	387	10,410
<b>Percentage</b>								
Other professionals	6.1%	9.8%	0.7%	7.3%	5.2%	67.1%	3.9%	100.0%
Technical/paraprofessionals	2.5	11.8	1.0	7.8	7.9	63.5	5.5	100.0
Clerical/secretarial	0.7	14.8	0.8	4.9	9.8	65.4	3.7	100.0
Skilled crafts	0.4	10.9	1.0	2.8	8.2	73.3	3.4	100.0
Service/maintenance	1.4	23.2	1.4	3.2	10.9	56.2	3.7	100.0

Source: U.S. Department of Education, *Staff in Postsecondary Institutions Early Release data file, Fall 2005.*

Effective September 1, 2005 the Employer agrees to pay 90% of the individual premium and 90% of the dependent premium. The balance of the premium will be borne by the employee (Broome Community College, New York).

Another example specifying the parameters of coverage:

Blue Cross, Blue Shield and Major Medical Coverage or an indemnity plan which is substantially the equivalent of the BC/BS/MM plan offered by the College in 1993–94 and which provides for up to a 120 day hospitalization stay, medical/surgical care and major medical program with a \$250 per enrolled person (\$500 per family), annual deductible that will pay 80% of covered medical expenses (Montgomery County Community College, Pennsylvania).

Some larger institutions and systems tend to cap employee contributions: “The maximum employee contribution percentage of the applicable premium for full-time employees enrolled in the Buckeye Health plan will be 10% and the PrimeCare plan will be 15%” (Ohio State University).

Other contracts refer to state statutes:

During the term of this Agreement, health and life insurance benefits shall be provided to all eligible employees covered by this Agreement in accordance with the Illinois State Employees Group Insurance Act of 1971, 127 Ill. Rev.

Stat. 521 et seq., as amended from time to time (Southern Illinois University at Edwardsville)

Other contracts shift responsibility to the state legislature: “Cost participation of the College will be at the maximum amount as provided and funded by the Legislature” (Bellevue Community College, Washington).

**ESP PRESCRIPTION DRUG COVERAGE**

Prescription drug plans cover most drugs and medicines prescribed by a physician and dispensed by a licensed pharmacist. The 96 contracts containing prescription drug benefits clauses in the medical insurance section varied considerably in the relative percentage of institutional and employee contributions. The University of Rhode Island contract contains typical language for “drug co-pays:” “Date (Jan. 1, 2004), Generic (\$5.00), Formulary (\$12.00), and Non-formulary (\$30.00).”

Many institutions have a “preferred drug program with the mail-order option, prescription drug rider with a \$5.00 co-pay for generic drugs and a \$10.00 co-pay for brand name drugs, FAE-RC and ML riders, and Pre-Determination rider” (Lake Superior State University, Michigan).

Many contracts show increases in employee co-pays. This table shows the changes in prescription card co-pay levels at Broome Community College, New York.

**Table 3. Changes in Prescription Card Copays, Broome Community College, New York**

	Effective 9/1/02 thru 3/31/03	From 4/1/03
Non-generic prescription	\$6 per prescription	\$10 per prescription
Generic prescription	\$3 per prescription	\$5 per prescription
Generic not available	\$3 per prescription	\$5 per prescription
Mail order maintenance	\$0 per prescription	\$0 per prescription

Some contracts do not provide incentives for generic drug use: “Managed care hospitalization plan which provides for a \$5.00 office visit co-pay and a \$10.00 prescription drug co-pay” (Montgomery County Community College, Pennsylvania).

### ESP DENTAL AND VISION PLANS

The best dental care plans help employees meet dental expenses by encouraging preventative care, while providing meaningful benefits if the employee requires major care. HECAS contains 227 ESP contracts that use the words “dental” or “dental plan.” Here’s a clause with strong language:

The State agrees to pay the entire cost of providing a dental plan for employees and eligible dependents equivalent to Delta Dental Level I, 11, and effective July 1990, Delta Dental Level IV. The maximum calendar year benefit for the program is \$850 per year per subscriber.

Dental Program: Coverage shall be increased from \$850 to \$1,200 under the dental program to be effective upon the expiration of the current dental program (University of Rhode Island).

Another contract provides for increased dental care costs:

The Board agrees to pay 90% of the premium of the dental insurance presently in effect. Effective August 1, 2002, the Board’s contribution of 90% is equal to \$28.23 single coverage and \$78.93 family coverage. Effective July 2003, the Board dollar contribution to the cost of dental insurance shall be revised to 90% of the then current premium amount, but shall be expressed herein as a dollar amount (Madison Area Technical College, Wisconsin).

Many ESP contracts also provide vision coverage, though dental care and prescription drug plan benefits clauses occur more frequently. Of the 387 contracts, 114 use the words “vision” or “vision plan.” Typical contract language states:

The Program covers visual testing examinations, lenses, and frames once in every 12 consecutive months. The Program pays for the following vision care tests and supplies when obtained from a participating provider, after the member has paid the provider the required “co-payment amount.” Co-payments are limited to a total of \$12.50 per member in 12 consecutive months. In vision testing examinations the co-payment is \$5.00 for an examination (Lake Superior State University, Michigan).

A stronger clause states:

For full-time, 217-day, 238-day, and 260-day (twelve (12) month) unit members, the District agrees to pay the full costs of vision care, life, and salary continuance insurance for the duration of this Agreement. (Sonoma County Junior College District, California).

### GROUP LIFE INSURANCE

Group life insurance provides the employee’s family with financial protection in case of death. Many group plans tend to offer basic and supplemental coverage plans. Employee group life insurance seems to be the least burdensome in terms of costs to the employee, if any. When the search was conducted using the terms life insurance or group life insurance 198 contracts emerged from the total of 387. For example, Youngstown State University, Ohio

provides at no cost to the bargaining unit member, term life insurance in an amount equal to two and one half times the bargaining unit member’s annual salary. Each bargaining unit member’s group term life insurance shall be subject to a cap of \$150,000 for the term of this Agreement.

Wayne State University, Michigan, another four-year institution,

Provides All Employees in full-time positions with non-contributory life insurance that is equal to the employee’s annual salary (or a minimum of \$25,000). Employees may purchase additional amounts of supplemental life insurance at subsidized and graduated rates by election of Options No. 1, 2, or 3: Option #1 Non-contributory insurance plus supplemental



insurance equal to one times annual salary to maximum of \$750,000 of total coverage; Option #2 Non-contributory insurance plus supplemental insurance equal to two times annual salary to maximum of \$750,000 of total coverage; or Option #3 Non-contributory insurance plus supplemental insurance equal to three times annual salary to maximum of \$750,000 of total coverage.

Some community colleges offer similar levels of coverage:

It is agreed that all employees shall be eligible to participate in the State Employees Group Life Insurance Program as established by 36-12-6 of 1956 as amended. Each covered employee will be provided with an amount of group life insurance equal to the amount of their annual compensation taken to the next higher multiple of one thousand dollars (\$1,000.00) plus an equal amount of group accidental death insurance with dismemberment coverage (Community College of Rhode Island).

Some contracts offer straightforward language. Lane Community College, Oregon, provides “the benefit value to \$50,000 for term life coverage, (effective 1/1/04) and premiums to be paid by the college.” The contract for Mt. Hood Community College, Oregon, differentiates between occupational categories: “Group term life insurance with \$20,000 benefit per employee (\$50,000 for Public Safety Officers).”

**LONG-TERM DISABILITY INSURANCE**

Long-term disability insurance (LTD) provides workers with financial security in case of a long-term or lasting illness or injury. A search of HECAS, using terms such as “LTD,” “long-term disability,” “long-term insurance,” and “long-term disability insurance,” generated hits in 198 contracts.

LTD coverage, when paid for by the institution, may not take effect immediately. Full-time employees at the Community College of Philadelphia, Pennsylvania, must work at least a year; the disability must occur even later:

The Board shall pay the insurance premium on a LTD contract to cover periods of disability commencing twenty-six (26) weeks following completion of one (1) year of employment in accordance with TIAA-CREF requirements. The total disability payments from the insurance coverage and Social Security (including family benefits) for each such employee shall provide sixty (60%)

percent of his/her base salary in accordance with the provisions of the TIAA-CREF insurance policy, including amendments existing as of the date of this Agreement.

Michigan State University also pays for LTD coverage for ESPs, while requiring a waiting period:

University paid LTD plan that shall be provided for all regular full-time employees with at least twelve (12) FTE service months. After a 180 day disability waiting period the LTD program provides for a continuation of the monthly wage equal to sixty (60) percent of the monthly base salary, up to a maximum monthly benefit of \$3,000 (including any offsets stipulated by the carrier; e.g., benefits from Social Security or Workers’ Compensation). The LTD program includes a three (3) percent cost of living rider and a \$50 per month minimum benefit, and shall pay the employee’s normal contribution and the University’s contribution to the TIAA-CREF retirement program.

The salary replacement benefit is slightly higher at the University of Cincinnati, but the university and the employee split the cost. The LTD insurance does not replace pension contributions:

Eligible employees may purchase LTD insurance which will provide for 65% of base pay if the employee becomes totally disabled. The benefits are payable after a four (4) month waiting period. The plan includes a twelve (12) month pre-existing condition limitation, a twelve (12) month limit on mental/nervous and/or substance abuse disabilities, a twelve (12) month change of occupation limitation and no pension contribution. If the employee elects LTD coverage, the University will contribute 50% of the cost of the coverage with the remainder paid by the employee.

The Portland Community College District, Oregon, contract covers part-time staff: “Subject to Article 18.5, the College shall continue to provide and pay for the current (or comparable) LTD benefit for full-time employees and part-time employees.”

**CONCLUSION**

Providing quality employee-based insurance is critical to the health and welfare of ESPs. This insurance must cover illness prevention. But ESPs also need quality health insurance when medical care is necessary. Institutions are well served by negotiating competitive insurance plans that encourage the health and wellness of their employees, including ESPs.

**NOTES**

- <sup>1</sup> Rosser, 2004.
- <sup>2</sup> Michigan State University, New York University, and San Joaquin Delta Community College, for example.
- <sup>3</sup> U.S. Department of Education, 2006.
- <sup>4</sup> Fronstin, 2005, Glenn, 2005, Pulley, 2006.
- <sup>5</sup> Fronstin, 2005.
- <sup>6</sup> Heron and Donatelli, 2003, June, 2003.
- <sup>7</sup> National Education Association, 2006.

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