

Steelworkers Health and Welfare Fund

Overview

The Steelworkers Health and Welfare Fund was established by the Upholsters' International Union in 1944. It was renamed the Steelworkers Health and Welfare Fund in 1984 following the merger of the UIU into the USW.

The Fund is a multi-employer plan governed by a Board of Trustees appointed by the Executive Board of the USW. The Board of Trustees delegates the daily administrative functions of the Fund to the Executive Director, who is currently Emily Newport.

The Steelworkers Health and Welfare Fund provides a wide range of employee benefit plans to more than 40,000 participants and their families. More than 310 different employer groups across the United States participate in the Fund. By leveraging the purchasing power of the USW, the Fund is able to control costs, maintain broad coverage and ensure fair and responsible plan administration.

USW/Fund Relationship

The purpose of the Fund is to provide quality health and welfare benefits at a competitive cost to USW members nationwide. We cannot fulfill our mission without the support and dedication of the USW staff and local unions. The Fund staff works closely with staff representatives and local union officials in the United States to bring new groups into the Fund and maintain those groups that currently participate in the Fund.

The International Executive Board of the USW has adopted and reaffirmed a policy to support the Fund.

The International Executive Board should reiterate and enforce a policy that, wherever possible in the United States, the Union shall demand that all bargained benefit programs, including medical, prescription drug, dental, vision, life and disability coverage shall be provided through participation in the Steelworkers Health and Welfare Fund.”

-USW Policy Statement, October 24, 2001

The Steelworkers Health and Welfare Fund is a very useful resource to the Union in collective bargaining. The Fund promotes the USW identity through the sponsorship of benefit plans and can simplify the bargaining process with respect to health and welfare benefits. By coming to the Fund for a benefit proposal, the Union can approach collective bargaining from a stronger position. After a group joins the Fund, the company and the Union are equal partners with respect to operation of the benefit plans and access to information.

Fund Office

The Fund Office is located in Five Gateway Center. The Fund has a dedicated staff of employee benefit professionals to assist in providing the best benefit package for the membership.

Emily Newport serves as Executive Director. The Fund Development “team” consisting of Marge Stout, Marketing Coordinator and Diane Pickle, Group Services Coordinator is available to assist USW staff and local union officials in bargaining. Many administrative functions are handled by the Fund office as well. The Administration “team” consists of Kathy Wall, Director; Beth Lohner, Member Services Representative and Joanne Morocco, Administrative Assistant.

The Fund staff can be reached at 1-888-831-3863 or via the internet at www.uswfund.org.

Benefit Plan Options

The Steelworkers Health and Welfare Fund offers a wide range of benefit plans designed to meet the needs of USW members nationwide. The Fund provides medical, prescription drug, dental, vision, life and disability benefit plans. Coverage is available for both active and retired employees and their eligible dependents and can be extended to non-represented employees. Individual coverage is not available.

The Fund has partnered with several of the nation’s most reputable insurance companies to provide benefit plans that are competitively priced and offer our members excellent customer service. Medical, prescription drug and vision coverage is provided by Highmark Blue Cross Blue Shield; dental benefits are provided by United Concordia; and life and disability benefits are insured by Fort Dearborn Life Insurance Company.

There are several underwriting advantages to using the Fund programs.

- No medical questionnaires or individual underwriting
- No pre-existing condition limitations
- Pooled rating for groups with less than 100 employees which is designed to stabilize annual renewals

Medical coverage is provided primarily through PPO arrangements which offer a higher level of coverage when using a provider network, but still provide coverage for out of network services. Please contact the Fund Office for information about specific benefit plan design options.

Proposal Process

In order to provide the most competitive proposal, the Fund must receive complete information about the current plans and a description of the benefits to be proposed. To facilitate this process the Fund has developed a Request for Fund Quote/Information Form which needs to be completed by the USW and the company. To best serve the needs of the USW, this information should be provided sixty (60) days prior to the expiration of the collective bargaining agreement.

Once complete information is received from the bargaining parties, it takes two-three weeks to turnaround a proposal. Every effort will be made to accommodate shorter due dates. Please contact the Fund Office to discuss the particular details of any given contract. Fund staff is available to present proposals as may be required from time to time.

Administrative Services

Once a proposal has been accepted a series of steps need to be taken to implement the group, including group setup, enrollment meetings, issuance of ID cards, etc. The Fund staff coordinates

all of these activities and assures that new group implementation is handled in the most efficient way possible. It is recommended that we have at least thirty (30) days notice prior to the effective date. This provides time for a smooth transition. We acknowledge that the dynamics of collective bargaining do not always allow for this amount of lead time. The Fund staff will work with all parties to move the implementation process along as quickly as possible.

In addition to implementation, the Fund Office is also responsible for eligibility maintenance and billing, issuing Summary Plan Descriptions, filing government forms, COBRA administration (if elected), and negotiating annual renewal premium rates.

The Fund also provides Member Services. We have a dedicated staff member who is available to assist employers and individual members should an issue arise as well as a dedicated claims processing and member services unit at Highmark Blue Cross Blue Shield. Each Fund participant has the benefit of calling one toll-free number to access information about their benefit plan.