



# UWUA Health and Welfare Trust

**WHEREAS,** One of the major benefits of a union contract is quality family healthcare benefits provided at a reasonable cost to workers; and

**WHEREAS,** UWUA leaders recognized the effect that rising healthcare costs were having on members and on the ability of employers to pay for good coverage. Additionally, decades of skyrocketing health insurance costs have caused other economic improvements to take a back seat in contract negotiations; and

**WHEREAS,** In response, the UWUA established the UWUA National Health and Welfare Trust Fund in 2003. The fund is a multi-employer plan governed by union and employer trustees. By keeping administrative costs low, and spreading the costs of coverage over a growing number of member participants, the Trust secures the best insurance rates possible to protect members and their dependents; and

**WHEREAS,** The National Health and Welfare Trust Fund provides a comprehensive package of benefits — medical, dental, eye care, life insurance, and disability coverage — to members and their families at a competitive cost to employers and workers. In some cases, bargaining groups pay no co-insurance payments for member participants; and

**WHEREAS,** The UWUA Health and Welfare Trust has grown to more than 7,500 union members and beneficiaries coast-to-coast. Administering our own fund has benefited local unions by helping to win stronger contracts. Fund participation has also aided UWUA locals in organizing new members and in building member-union participation in "right-to-work" states.

**THEREFORE, BE IT RESOLVED,** As the UWUA Health and Welfare Trust Fund expands, it is able to realize greater bargaining power and efficiencies, allowing the Fund to improve benefits while lowering both member and employer costs; and

**BE IT FURTHER RESOLVED,** The Fund is a valuable tool to leverage high-quality, lower-cost benefits at the bargaining table and to reduce costs or secure benefits at a better price; and

**BE IT FINALLY RESOLVED,** UWUA affiliates are urged to consider bringing bargaining units into the UWUA Health and Welfare Trust and to compare current company plans with the benefits and costs offered through the Health and Welfare Trust Fund.