

Insurance Benefit FAQs

Q - How will the \$5 per month increase be assessed?

A - Your window dues will be increased by \$5 per month.

Q - If this benefit proposal is approved at the June delegate meeting, when will coverage begin?

A - August 1, 2017

Q - If this benefit proposal is approved, will I be able to opt out?

A - Yes. Information regarding opting out will be mailed to your home, along with an explanation of the benefit, prior to August 1, 2017.

Q - If I opt out, can I receive this benefit at a later date?

A - No. Pricing is based on including people of all ages and conditions. Pricing would be much higher if members could opt in and out as they became older or their health changed.

Q - Is there a guarantee the \$5/month fee will not increase?

A - Yes, the price is guaranteed for 3 years.

Q - How should I pay the additional \$25 if I have already paid my dues through the end of this year?

A - Call or stop by your Local office to pay the difference by cash, check or credit card.

Q - Will this benefit be retroactive if I had an illness or injury prior to this coverage?

A - No, this benefit will not be retroactive prior to August 1, 2017.

Q - Can my spouse also buy into this benefit?

A - No, not at this time. However, additional benefits may be considered in the future.

Q - Can I buy additional coverage beyond what is offered?

A - No, not at this time. However, additional benefits may be considered in the future.

Q - Will I be eligible for this benefit when I retire?

A - No, you are no longer eligible for this benefit once you start receiving pension or turn age 65, whichever comes first. At that time you will discontinue paying the extra \$5/month.

Q - Will I be eligible for this benefit if I am in arrears? If I am suspended?

A - Yes, you are still eligible if you are in arrears. You will *not* be eligible if you suspend out.

Q - Will the funds from this benefit be in addition to workers compensation?

A - Yes, life insurance would pay out, long-term disability would not.

Q - Will blood tests or invasive health histories be required to receive this benefit?

A - No, you are automatically eligible as an active member in the Union.

Q - If I am a member in the Milwaukee/Eastern Iowa area and I already have life insurance, will my dues still go up \$5/month?

A - Yes. You also have the option to opt out.



By a vote of 74% - 26% during a telephone town hall on May 15, members voted to recommend to the Council's Delegates to support the proposal and raise monthly dues by \$5.