



## **The Iron Workers**

**The International Association of Bridge, Structural,  
Ornamental and Reinforcing Iron Workers Union**

## **Main Street Local Chapter**

**The “Thinking Man’s Union”**

**Your HR Solution**





## The Iron Workers

The International Association of Bridge, Structural,  
Ornamental and Reinforcing Iron Workers Union

### Main Street Local

#### Your HR Solution

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## The People Experience

When we asked for help, for people in the heartland, small business owners and employees who need connections and services every bit as much as those who already have those resources because they work for larger concerns, these Iron Workers heard us and stepped forward to help.

- David Beard: President, St Louis District Council, Iron Workers International
- Ron Piksa: General Secretary, Iron Workers International
- Joe Hunt: General President-Retired, Iron Workers International

Each heard that plea and said, “This is a really worthy cause.”

That’s where our story began and why the Iron Workers have a special place in our hearts.

The Main Street Local Chapter





## What This Union Local Does

The Iron Workers Union has proudly served the Heartland for over 120 years - a friendly Union that “takes pride in our training programs, providing our employers” (many of them large businesses) “with a well trained, highly skilled and safe workforce”.

The Main Street Local Chapter’s mission is to provide support small business owners and employees need – no matter their industry or their sector of the economy - lobbying, connections, and services that nurture their families and their communities.

We are dedicated to their success and believe in helping our community through

- Merit
- Free speech
- Self-governance
- Rule of Law

This is why we are called the “Thinking Man’s Union”.





## What This Union Local Does

The law requires 3 things of a Union:

1. That there be an employer-employee relationship between Union Employers and Members  
We wish we could help everybody, but the law gives Unions a narrower lane:  
There has to be an employer-employee relationship.
2. That you know you are joining a Union:
  - Sign a Union Card
  - Pay dues
3. That the Union represent you, if you ask it to

By law, unions are obligated to represent union members in disputes with their employers.

Members' dues pay for this service and are structured commensurate with the level of expected demand for employee representation.

Disagreements that become formal grievances (let alone anything of a grander nature) are rare in small businesses. So, our Local's dues are set low.

At this level, there are no funds available to support any actions on a grander scale.

Health Plans, like Pension Plans, are fringe benefits, paid for exclusively by Employers' contributions, with or without employee percentage contributions, to The Heartland Trust for CARE in America.





## Solutions Architecture

Today, Unions represent one in ten Americans, making them the most influential purchasing groups in the healthcare industry.

Federal law gives Unions unique capabilities. They are not troubled by hurdles that stymie others, because the law has cleared their way. Put a Union together with a health plan that has been described by some of the nation's largest brokers as "ten years ahead of any other health plan" and you get the best... first-in-the-nation, head-of-the-class... the very best. And even if yours is a small business, you get it now.

### **How Does the Taft-Hartley Act Affect My Union-Sponsored Health Plan? Through a Trust.**

The Taft-Hartley Act of 1947, along with the Wagner Act, enacted 12 years prior as part of the "New Deal," laid the foundation for the current process of formation, funding and administration of collectively bargained employee benefit plans.

- The Act provides that these contributions must be held in a trust and cannot be used by either the Union or the Employer for non-benefit related purposes.
- Further, the Act requires that any such Employer contributions made to a trust can only be made through "a written instrument" (such as a Collective Bargaining Agreement and/or a Participation Agreement) that details the basis of the contribution.



## Solutions Architecture

The Taft-Hartley Act also establishes the legal structure through which a collectively bargained benefit plan must be administered.

- The Trust must be governed by a Board of Trustees (or similar body), which Board must have equal representatives from the Union and the Employer. Trustees are not to profit from the Trust; they are not paid to serve; and they must carry out their duties in the sole interest of the participants.
- Trustees determine the rules and regulations of the trust – those that have not been decided for them by Congress. (e.g. trustees determine the eligibility rules for participation in the Trust, but these rules must be consistent with other federal laws, such as ERISA and COBRA.)
- Taft-Hartley benefit funds rely exclusively on the collective bargaining agreement's terms for their funding, which is generally derived in the first instance from Employer contributions, with or without percentage contributions from employees. These contributions are then pooled together so that the assets may grow through investment.
- Trust assets may only be used for the benefit of participants (the employees on whose behalf Employer contributions are made).
- Once Employer contributions are collected by the Trust, they become the sole property of the Trust. They do not belong to the employer, the union, or the employee. These assets, along with any investment gains, belong to the Trust itself and cannot be expended except as provided for in the Trust document and federal law.



## Solutions Architecture

Under both Taft-Hartley and ERISA (another federal law governing employee benefit plans),

- Trustees are charged, as fiduciaries, to dispense the assets in accordance with the purpose of the Trust and in a fiduciary prudent manner.

This means that the trustees of a Taft-Hartley Fund usually employ professionals to help them manage the investments of the trust. In fact, it would be imprudent not to hire professionals to guide them.

Trustees may also engage other professionals, such as attorneys, plan administrators, and accountants, to advise them in the various areas of Trust operation. Because trustees are volunteers, having careers elsewhere, they may hire staff or a third party administrator to conduct the daily operations of the Trust.

There are several forms a Taft-Hartley plan can take. The most common are

- Health & Welfare Plans, and
- Pension Plans

The Trust Funds that support them are Taft-Hartley entities.

The Heartland Trust for CARE in America is this Local's Health & Welfare Trust Fund.







## Solutions Architecture

There are strict regulations as to who may contribute to a Taft-Hartley Trust:

- Only employers who have entered into a “written instrument” (such as a Collective Bargaining Agreement and/or a Participation Agreement) that prescribes the basis of contributions may legally contribute to a Taft-Hartley plan.

A Trust Fund’s primary source of revenue to pay premiums comes from the employers who have agreed, through collective bargaining, to make contributions to the plan.

Sufficient contributions must be received, in order to pay for the liabilities of the Trust: generally these are the benefits provided and the Trust’s operating expenses.

If the Trust does not receive sufficient contributions to cover its benefit and operating costs, the trustees must do some, or all of the following, so long as the following choices are consistent with the Trust agreement and/or other federal law:

- reduce benefits;
- change the eligibility rules; and/or
- require the employee to pay a portion of the cost



## Health Benefits



When The CARE in America Foundation first asked the Iron Workers for help, we learned that

1. Medicare & Medicaid contracts mandate that doctors and hospitals be paid below break-even. This is a slow death sentence
  - for the hospital,
  - the medical professionals who work in & around the hospital, and
  - for the communities that surround them
2. Your doctors and hospitals are integral parts of private health plans that cut health insurance premiums in half.
3. But insurance carriers won't give small businesses access to those plans, because it isn't cost-effective for insurers to sell to any business with fewer than 25 employees.

The Union solves this structural problem by bringing small employers in, under its umbrella.

Everybody needs a break.

- Better access & lower cost leaves individuals and families with more disposable income.
- An improved payment system that makes medical facilities readily available allows more equitable distribution of services and a more effective delivery system.

This is a really worthy cause.





## Health Benefits



### Plans that include **CARE** in America

**This is where Healthcare is going.**

- **The plans you know & love, for up to 60% less**
- **PLUS something more**

***because everyone wants their healthcare to work better.  
Not just a better price ... A better way.***



Claims drive premiums.

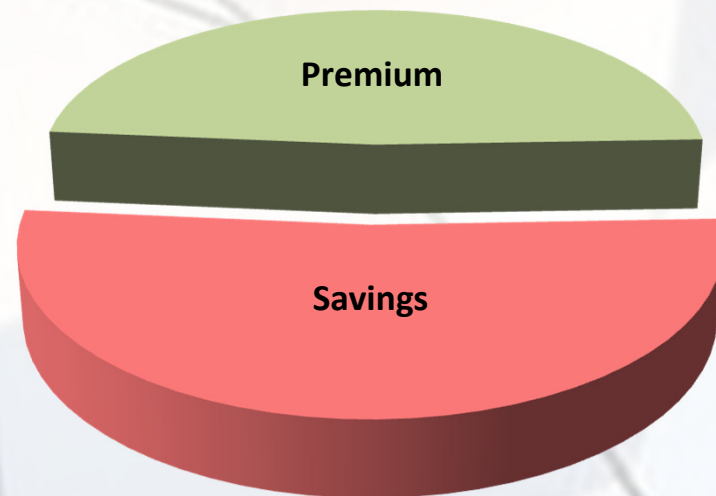
## Plans that include **CARE** in America

**eliminate claims**

for 99.4% of all medical encounters, including major medical encounters

**and cut premiums up to 60%.**

- ◆ Ambulatory Care
- ◆ Specialists
- ◆ Surgery
- ◆ Hospital Doctors
- ◆ Maternity
- ◆ Pediatrics
- ◆ Primary Care
- ◆ Imaging: X-rays, MRI, CT, etc.
- ◆ Labs
- ◆ Mental Health / Substance Abuse
- ◆ Physical Therapy / Rehab
- ◆ Chiropractic
- ◆ Podiatry
- ◆ Oral Surgery
- ◆ Vision Care
- ◆ Urgent Care
- ◆ Preventive Care
- ◆ Emergency Room
- ◆ Hospital Facilities



## Plans that include **CARE** in America are better-than-platinum plans

- ◆ Ambulatory Care
- ◆ Specialists
- ◆ Surgery
- ◆ Hospital Doctors
- ◆ Maternity
- ◆ Pediatrics
- ◆ Primary Care
- ◆ Imaging: X-rays, MRI, CT, etc.
- ◆ Labs
- ◆ Mental Health / Substance Abuse
- ◆ Physical Therapy / Rehab
- ◆ Chiropractic
- ◆ Podiatry
- ◆ Oral Surgery
- ◆ Vision Care
- ◆ Urgent Care
- ◆ Preventive Care
- ◆ Emergency Room
- ◆ Hospital Facilities

- No co-pays
- No deductibles
- No co-insurance percentages
  
- No referrals
- No pre-approvals
- No exclusions for pre-existing conditions
- No limits
  
- No claims

## Plans that include **CARE** in America are better-than-platinum plans

- ◆ Ambulatory Care
- ◆ Specialists
- ◆ Surgery
- ◆ Hospital Doctors
- ◆ Maternity
- ◆ Pediatrics
- ◆ Primary Care
- ◆ Imaging: X-rays, MRI, CT, etc.
- ◆ Labs
- ◆ Mental Health / Substance Abuse
- ◆ Physical Therapy / Rehab
- ◆ Chiropractic
- ◆ Podiatry
- ◆ Oral Surgery
- ◆ Vision Care
- ◆ Urgent Care
- ◆ Preventive Care
- ◆ Emergency Room
- ◆ Hospital Facilities

Legacy insurance

Plans that include **CARE** in America **flatten the curve.**

Year 1      2      3      4

- No claims

## You get the best PPO Insurance

- The largest National Provider Network
- & up to 52% lower prescription spend



- ◆ Ambulatory Care
- ◆ Specialists
- ◆ Surgery
- ◆ Hospital Doctors
- ◆ Maternity
- ◆ Pediatrics
- ◆ Primary Care
- ◆ Imaging: X-rays, MRI, CT, etc.
- ◆ Labs
- ◆ Mental Health / Substance Abuse
- ◆ Physical Therapy / Rehab
- ◆ Chiropractic
- ◆ Podiatry
- ◆ Oral Surgery
- ◆ Vision Care
- ◆ Urgent Care
- ◆ Preventive Care
- ◆ Emergency Room
- ◆ Hospital Facilities

PLUS you get your own personal physicians

- for all the care these doctors deliver in the hospital & out

Really big companies have done this for years. Now, you can too.

You don't have to use the CARE in America feature of your health plan, if you prefer or need to see other doctors.

Your plan gives you the same insurance you have always known and loved, where the usual co-pays, deductibles & co-insurance percentages apply.



Plans that include **CARE** in America

are the only plans that put **major medical** care back into healthcare

**CARE** in America fixes healthcare  
... plain & simple.

*This is where healthcare is going  
because everyone wants their healthcare to work better.  
Not just a better price ... A better way.*

- ◆ in the hospital
- ◆ out of the hospital
- ◆ across the broad range of specialists,
- ◆ including surgeons
- ◆ & ancillary care

**You cannot be turned away**

- ◆ by contract with real doctors

**No claims**

- ◆ cuts your premiums up to 60%

**No out-of-pocket**

- ◆ further reduces your healthcare spend

**No run-around**

**No limits**



**CARE in America+**  
*fixes healthcare ... plain & simple*



## Plans that include **CARE** in America

- ◆ Ambulatory Care
- ◆ Specialists
- ◆ Surgery
- ◆ Hospital Doctors
- ◆ Maternity
- ◆ Pediatrics
- ◆ Primary Care
- ◆ Imaging: X-rays, MRI, CT, etc.
- ◆ Labs
- ◆ Mental Health / Substance Abuse
- ◆ Physical Therapy / Rehab
- ◆ Chiropractic
- ◆ Podiatry
- ◆ Oral Surgery
- ◆ Vision Care
- ◆ Urgent Care
- ◆ Preventive Care
- ◆ Emergency Room
- ◆ Hospital Facilities

- No administration
- No paperwork
  
- Dedicated HR support
  
- [www.CAREinAmerica.org](http://www.CAREinAmerica.org)
- Webinars for HR staff & employees
- E-mail templates with content
- Posters



## Pensions

401 (k) defined contribution plans, or similar retirement plans, will be made available with membership growth, beginning at 10,000 Main Street Local members. If desired, employees may contribute to these plans.





## Next Steps

### Sign:

- **Your Collective Bargaining Agreement**  
*meets the minimum requirements of federal law*
- **Your Union Card & Benefits Elections**  
*for new Union Members*
- **Your Participation Agreement**  
*for new Union Employers*  
*allows Employers & Managers the same benefits*
- **Your Census of Employees**  
*for all employees electing health benefits*





# COLLECTIVE BARGAINING AGREEMENT

International Association of Bridge, Structural, Ornamental and Reinforcing Iron Workers

This Agreement is made and entered into by and between the International Association of Bridge, Structural, Ornamental and Reinforcing Iron Workers (the "Union") and the Employer (hereinafter referred to as the "Company").

**Section 1.** The Employer represents and warrants that it is the sole bargaining representative of all employees employed by the Employer who are in the same or similar job classification as the employees represented by the Union.

**Section 2.** The Employer represents and warrants that it is the sole bargaining representative of all employees employed by the Employer who are in the same or similar job classification as the employees represented by the Union. A majority of employees having offered to show evidence of their support for the Union's request for recognition as the majority bargaining representative of the employees.

**Section 3.** The Union may elect to be represented by any Affiliated Local Union chartered with the International Association of Bridge, Structural, Ornamental and Reinforcing Iron Workers.

## ARTICLE 1

It is agreed that the jurisdiction of this Agreement shall be limited to the following:

- (A) All work performed for the Employer (including employees) that supports the Employer's business.
- (B) All employees of small businesses, mechanics, accountants, etc., who are employed by the Employer.



## UNION MEMBERSHIP & AUTHORIZATION FOR AUTOMATIC DEDUCTIONS

I, the undersigned employee of \_\_\_\_\_

(Address) \_\_\_\_\_ (City) \_\_\_\_\_  
(hereinafter referred to as the "Company"), do hereby authorize and direct the Company to deduct from my pay the amount of \_\_\_\_\_ per month for the following:

### 1. UNION DUES

The amount owed by me to the International Association of Bridge, Structural, Ornamental and Reinforcing Iron Workers, (hereinafter referred to as the "Union") for Union dues or service fees, where applicable, for each month in which such deductions are made.

I authorize the Company to deduct dues in the amount of \_\_\_\_\_ per month from my pay.

**Option A:** I designate the Union as the beneficiary of my health and welfare benefits under the plan(s) provided by the Company. I understand that by so doing, I am waiving my right to elect to have the Union and have the right to attend Union meetings and to participate in the Union's health and welfare benefits available to full Union members.

**Or:**

**Option B:** I designate the Union as the beneficiary of my health and welfare benefits under the plan(s) provided by the Company. I understand that by so doing, I am waiving my right to elect to have the Union and have the right to attend Union meetings and to participate in the Union's health and welfare benefits available to full Union members. I do not have any other health and welfare benefits available to me.

### 2. HEALTH CARE

The amount contained in Article 5, Section 1 of this bargaining agreement, entered into between the International Association of Bridge, Structural, Ornamental, and Reinforcing Iron Workers, (hereinafter referred to as the "Union"), and the Employer, or its successor, for health insurance. Such health insurance shall be provided by the Heartland Trust for CARE in America (hereinafter referred to as the "Trust") in accordance with the Affordable Care Act, and to transmit such amount to the Trust for the purpose of deducting such amount from my pay for health insurance.

This authorization for union dues and health insurance deductions shall remain in effect until I give written notice to the Company, by mail, or until my authorization is rescinded. If my authorization on my behalf is received by the Trust, I will not be eligible for health and welfare benefits under the plan(s) provided by the Company.

Signature \_\_\_\_\_

Print Name \_\_\_\_\_

Street Address \_\_\_\_\_

City, State, Zip Code \_\_\_\_\_



## PARTICIPATION AGREEMENT The Heartland Trust for CARE in America

THIS AGREEMENT is made this \_\_\_ day of \_\_\_\_\_, 2020 by and between \_\_\_\_\_ (hereinafter referred to as the "Employer"), the International Association of Bridge, Structural, Ornamental and Reinforcing Iron Workers (hereinafter referred to as the "Union"), and the Heartland Trust for CARE in America (hereinafter referred to as the "Trust").

*In consideration for the promises contained in this Participation Agreement, the*



CARE in America  
Your healthcare... plans & savings

Census for CARE in America

E-mail (secure): [Foundation@CAREinAmerica.org](mailto:Foundation@CAREinAmerica.org)

Legal Name of Business: \_\_\_\_\_

Preferred E-mail address: \_\_\_\_\_

Street Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_

Zip: \_\_\_\_\_ Phone: \_\_\_\_\_

Nature of Business or Work: \_\_\_\_\_

### Census

Please complete the following schedule:  
Include all employees, including those who are COBRA eligible.  
List dependents only if they participate in your company health benefits.  
Dependents must be listed directly under the employee to whom they are related.  
Leave no blank rows between employees or dependents.

Last Name	First Name	Middle Initial	Date of Birth	Gender (M / F)	Relationship* (Employee, Spouse, Child)	Participating in health benefits (Yes / No)	Zip Code	Employee Occupation or Position	Employee Status* (Fulltime, Parttime, COBRA eligible)
1									
2									
3									
4									
5									
6									
7									
8									
9									
10									

Census Submitted by: \_\_\_\_\_ Name, Title \_\_\_\_\_ Date \_\_\_\_\_

for: \_\_\_\_\_ Company / Group \_\_\_\_\_





## Contacts

### Main Street Local Information & Applications

<https://thinkingmansunion.org/>

### Health Plan Information & Applications

<https://www.careinamerica.org/>

<https://www.careinamerica.org/mainstreet>

