



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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Ornamental and Reinforcing Iron Workers Union

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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, channels of communication 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 CARE in America Foundation



What This Union Does

Iron Workers have proudly served the Heartland for over 120 years. We are 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.

This Local's mission is to provide the infrastructure small businesses need for smooth, safe, and successful operation.

We take pride in our work and will continue to meet the demands of small business owners and employees for connections, channels of communications and services, through continuous experience and training in operational, physical and financial health. Our safety standards are high, so our members can nurture their families and communities. We are dedicated to the success of our Local, and believe in helping our community.

The work our members perform consists of: all work that small businesses perform, in support of their industries and communities.





What This Union 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.

The trustees may also engage other professionals, such as attorneys, plan administrators, and accountants, to advise them in the various areas of trust operation. Because the 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 50% less**
- **PLUS something more**



Claims drive premiums.

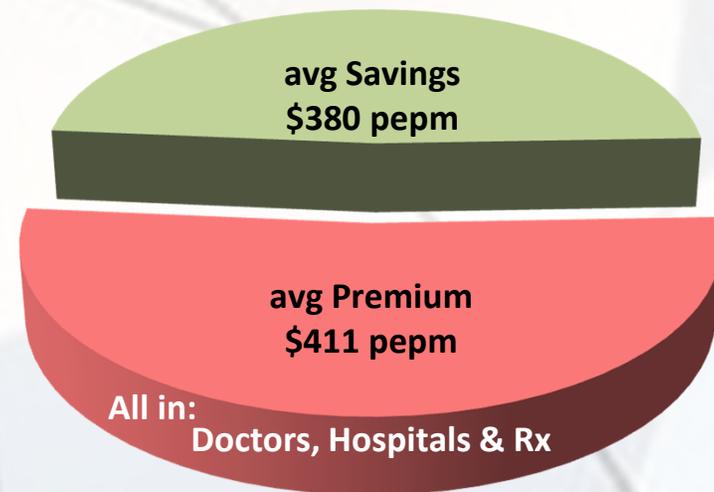
Plans that include **CARE** in America

eliminate claims

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

- ◆ 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

and cut premiums up to 50%.



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

Plans that include **CARE** in America

partner with respected physicians

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

- ◆ 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

Insurance wraps around them

- for everything else you might want or need
- Including
- The largest National Provider Network, &
 - Up to 52% lower prescription spend



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 would 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 make healthcare easy

- ◆ 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 line

- www.CAREinAmerica.org
- Webinars for HR staff & employees
- E-mail templates with content
- Posters



Plans that include **CARE** in America
are the only plans that put **major medical**
care back into healthcare

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

Real doctors
who, by contract, cannot turn you away

No claims
◆ cuts your premiums up to 50%

No out-of-pocket
◆ further reduces your healthcare spend

No run-around

No limits

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.*



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



Pensions

401 (k) defined contribution plans, or similar retirement plans, are available. If desired, employees may contribute to these plans from their wages.





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 a duly organized, lawful entity under the laws of the State of Illinois, and that it is the Employer of the employees represented by the Union.

Section 2. The Employer represents and warrants that it is a duly organized, lawful entity under the laws of the State of Illinois, and that it is the Employer of the employees represented by the Union. A majority of employees having offered to show evidence of a "majority status" request for recognition as majority status to the Union as a condition of employment.

Section 3. The Union may, at any time, be affiliated with any other Affiliated Local Union chartered with the International Association of Bridge, Structural, Ornamental and Reinforcing Iron Workers.

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

- (A) All work performed for (or on behalf of) the Employer (or its employees) that supports the Employer's business.
- (B) All employees of small businesses, mechanics, accountants, etc., who are employed by the Employer (or its employees) and who are engaged in the same or similar work as the employees of the Employer (or its employees).



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 in which such deductions are made.

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, as set forth in the Constitution and Bylaws of the Union.

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) maintained by the Union and have the right to attend Union meetings and to vote in the election of officers and members of the Union.

Or:
Option B: I designate the Union as the beneficiary of my health and welfare benefits under the plan(s) maintained by the Union and have the right to attend Union meetings and to vote in the election of officers and members of the Union. I understand that by so designating the Union as the beneficiary of my health and welfare benefits, I am entitled to health and welfare benefits under the plan(s) maintained by the Union.

2. HEALTH CARE

The amount contained in Article 5, Section 1 of this Collective 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, (hereinafter referred to as the "Company"), for health insurance, shall be paid to the Heartland Trust for CARE in America (hereinafter referred to as the "Trust") for the purpose of providing health insurance to the undersigned employee and to the undersigned employee's dependents under the Affordable Care Act, and to transmit such amount to the Trust for the purpose of providing health insurance to the undersigned employee and to the undersigned employee's dependents under the Affordable Care Act.

This authorization for union dues and health insurance deductions, when given in writing to the Company, by mail, or when this authorization is received by the Trust, I will not be held responsible for any other deductions from my pay.

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



Census for CARE in America

E-mail (secure): 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

Iron Workers St. Louis District Council: David Beard

212 N Kingshighway Blvd
St Louis, MO 63108

Phone: 314-454-6872

Health Plan Information:

Phone: (314) 304-8528
MainStreet@CAREinAmerica.org

Applications: www.CAREinAmerica.org

Click: Iron Workers >> Pitch In Your Census

