

## Administrative Services

- Efficient and Accurate Plan Administration
- COBRA Administration
- HIPAA Compliance
- Dedicated Claims and Member Service Units

## Fund Participation Guidelines

- Fund participation is determined through collective bargaining between an Employer and the USW.
- The Employer and the USW must sign a Fund Participation Agreement.
- Fund coverage may be extended, under certain conditions, to non-represented and management employees.

## Fund Advantages

- Fair Plan Administration
- Access to Information
- Support in Collective Bargaining
- Promotes USW Identity
- Purchasing Power for Stable and Competitive Rates

## For Additional Information

For additional information, please visit our website at [www.uswfund.org](http://www.uswfund.org) or call us at 1-888-831-FUND.



# Steelworkers Health and Welfare Fund

Providing cost effective, quality benefit plan options for Steelworker members, retirees, and their families.



- **Comprehensive health care, vision, and dental plan coverage**
- **Access to qualified health care professionals**
- **Fair and responsible plan administration**



## The Health Care Choice of Steelworkers Nationwide

### Medical

The Fund offers Preferred Provider Organization (PPO) plans with flexible benefit levels for both small (fewer than 100 employees) and large (100 or more employees) groups.

The PPO plan utilizes a network of participating hospitals, doctors and other healthcare providers. When PPO network providers are used, the plan pays higher benefits. Members may also choose non-participating providers and receive a lower level of benefits. The Fund is able to offer PPO coverage nationwide by accessing the Blue Cross Blue Shield Association Blue Card program.

### Prescription Drug

All Fund medical plans include coverage for prescription drugs when purchased through a pharmacy network consisting of national and local chains, and many independent pharmacies. The member is responsible for a copayment for each prescription or refill.

A mail-order feature is also included for maintenance medications.

### Dental

The Fund offers five standard dental plan designs that cover most dental services, including routine diagnostic and preventative care, basic restorative care, bridgework, dentures, and orthodontics. Participating dentists will accept the plan's allowance for covered dental services, less any deductibles or coinsurance.

### Vision

Vision plan options include network-based plans that provide coverage for eye exams, frames, lenses and contact lenses obtained from participating providers. Out-of-pocket expenses are reduced or eliminated when covered services are received from network providers.

### Life Insurance, AD&D & Short Term Disability

Group life insurance coverage is available for both active and retired Fund members. Accidental Death and Dismemberment coverage is also available for active employees. The group life insurance plans are designed to provide flexible benefit levels, competitive rates and guaranteed issue amounts.

Dependent life coverage is also available for spouses and dependent children.

Short Term Disability (STD) benefits are available to members who are unable to work due to a non-occupational illness or injury. STD plans pay weekly benefits for a maximum duration of either 26 or 52 weeks.

The Steelworkers Health and Welfare Fund offers a wide range of competitively priced benefit plan options, designed to meet the needs of USW members nationwide. All coverage is fully insured and administered by several of the Nation's best known insurance carriers.