**Note** Reduce or Avoid the Cadillac Tax (without cutting benefits) **Note**

By participating in the UFW/CWA Insurance Fund, employers can reduce or avoid the Cadillac Tax without cutting benefits.

If you are currently negotiating a contract, or have upcoming negotiations, keep in mind that beginning in 2018, a 40% excise tax will be assessed if the cost of applicable employer-sponsored coverage exceeds a statutory dollar limit. The tax applies to the excise portion of the cost of applicable coverage above the limit.

Being a Fund member can help reduce or avoid ACA's excise tax (Cadillac Tax) to be imposed in 2018. As the law is written, only the family coverage threshold will apply to participants under a multiemployer plan, such as the UFW Insurance Fund. Therefore, the annual dollar limit beginning in 2018 for all Fund participants will be $27,500. The self-only limit of $10,200 on coverage will not apply – the single participant's threshold will also be $27,500. This means that, for a typical group, the dollar limit is 37% higher.

**About the UFW/CWA Insurance Fund**

The UFW/CWA Insurance Fund was established in 1944. The Fund is a nationwide UNION FUND originally set up in accordance with the Trust Laws of the State of New York and regulated by the United States Government under the Employees Retirement Income Security Act of 1974 (ERISA). Our Board of Trustees consists 100% of CWA Union Members.

**What are the Advantages of UFW/CWA Fund Coverage?**

- Can quote multi-year rates in many instances to align with the Collective Bargaining Agreement
- No commissions or profit margins built into the monthly costs because we are a non-profit organization
- Incomparable customer service provided by our staff that has on average over 20 years of experience with the Fund.

Since the Fund covers CWA members all across the country, we have contracted with a nationwide PPO to provide our members with greater access to contracted providers with substantial discounts providing savings to our members and the Fund.

**Does the Fund Offer Coverage Other than Medical?**

In addition to Medical and Prescription Drug Coverage, the Fund can add any or all the following benefits to a benefit program. Having all of these benefits in one benefit program can be very beneficial to the employer - - they can submit one monthly payment for the entire package.

- Dental Benefits
- Optical Benefits
- Death Benefit
- Accident & Sickness Benefit (short-term disability)
How Do I go About Getting a Quote from the Fund?

Feel free to contact Fund Director Dee Anne Walker at 1-800-800-8860 or deeanne@ufwip.com for more information. The information that the Fund’s Actuary requests in order to provide rates for a proposed benefit program is as follows:

- A copy of the collective bargaining agreement
- Name of current insurance carrier and summary of current benefits and any changes in the last two years
- Current premium rates and rates for the prior two-year period, along with the employees’ portion, if any
- Census of workers to be covered
- Monthly claims for the current year and prior two plan years
- Large claims report (over $50,000) for prior two years
- If less than 25 employees, we will require that each employee complete a Health Questionnaire in lieu of the claims data

We recognize that in some instances it may be difficult to obtain all of the information that we request. However, we ask that you get as much as possible in order for the Actuary to accurately quote rates for a proposed benefit program.

Fund Representatives are available before the negotiations begin to discuss the details of the program in person with the membership, and are also willing to participate in the negotiations with the employer, if necessary.

What are the Administrative Capabilities of the Fund?

- Claims Processing and Payment
- Customer Service
- COBRA Administration
- Retiree Administration
- Wellness Programs

Please contact Direct Dee Anne Walker at 1-800-800-8860 or deeanne@ufwip.com for more information regarding coverage with the UFW/CWA Insurance Fund.

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