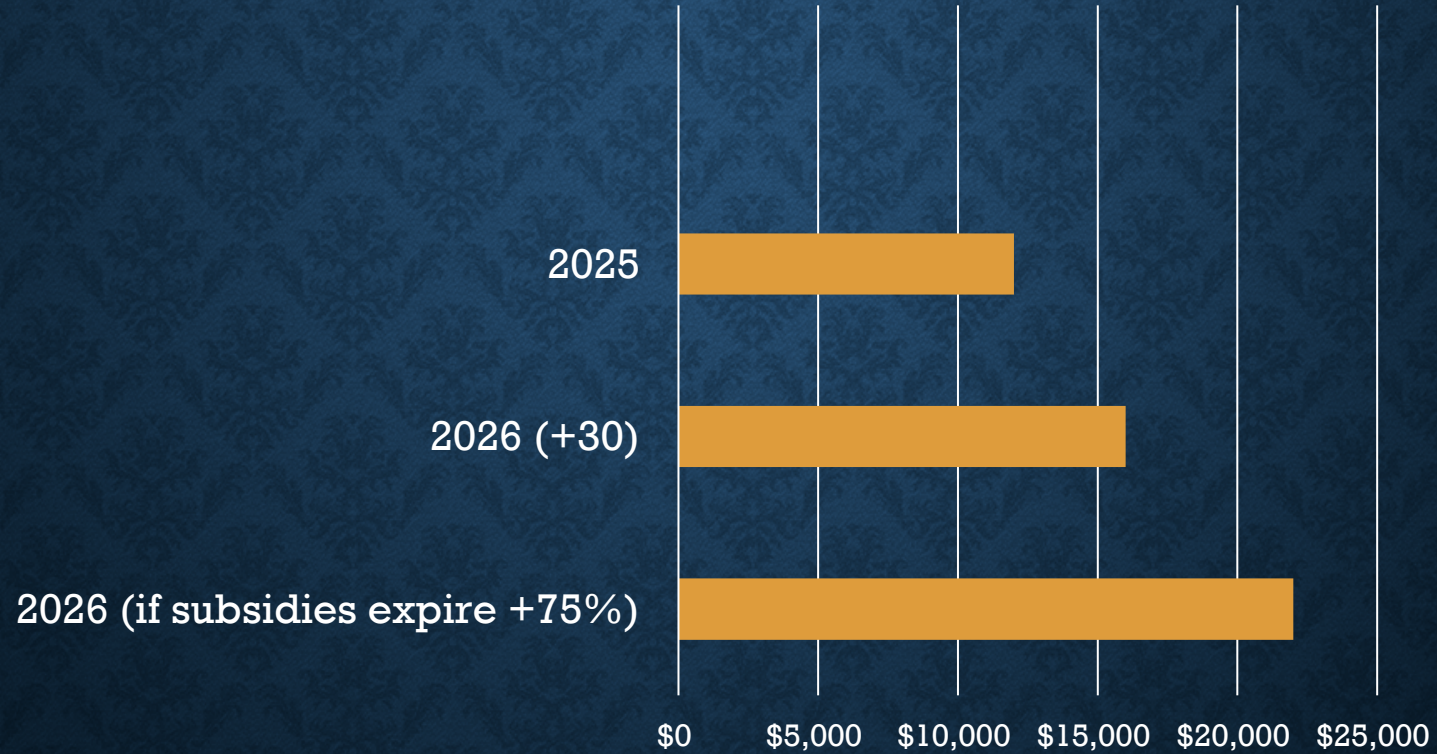


THE UNION ADVANTAGE

Why Benefits Matter for Recruiting and Retention

ACA MARKETPLACE COSTS

What Non-Union Families Pay



Annual Increase: +\$4,000 to +\$10,000

OUT-OF-POCKET EXPOSURE

ACA Silver Plan

- Deductible: \$7,000–\$10,000
- OOP Max: \$14,000–\$18,000
- 70/30 coinsurance
- Narrow networks

Union Plan

- Deductible: \$300
- OOP max: \$2,000
- 80/20
- Portable regional network

THE FULL UNION ADVANTAGE

The Most Complete Benefits Package in the Industry

- **Health Plan**
- **No-Cost Wellness Centers**
- **Mental Health**
- **Life Insurance**
(Employer-Paid)
- **Short-Term Disability**
(Employer-Paid)
- **Dental & Vision**
- **Supplemental/Profit Sharing Plan**
(100% Employer-Funded)
- **Pre-65 Retiree Medical**
(Subsidized)
- **Pension**
(100% Employer-Funded)
- **Strong, Portable Networks**
- **Bargained Stability**
- **Post 65 Retiree Coverage**

**LIFE
INSURANCE,
STD, DENTAL
& VISION**

100% Employer-Paid



NO-COST WELLNESS CENTERS

- Primary Care
- Massage Therapy
- Chiropractic Care
- Behavioral Health
- Vision Care
- Audiology
- Physical Therapy
- Virtual Visits
- Lab and X-Ray
- Pharmacy
- Vaccinations
- Health Coaching
- Immunizations
- Patient Education

FREE!!

MENTAL HEALTH & TELEHEALTH

Included in the Plan

- **After-Hours Support**
 - 24/7 Medical Support
 - 24/7 Behavioral Health Support
- **Copays lowered, with many services available at no cost**

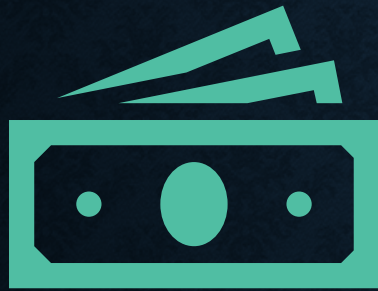


RETIREE MEDICAL COVERAGE



- **Pre-65 Retiree Coverage — rates subsidized**
- **Post-65/Medicare Eligible coverage**
- **Most non-union employers end coverage at retirement**

UNION HEALTH: ZERO PREMIUMS



\$0 Monthly Premiums



Coverage funded entirely
through employer contributions.

RETIREMENT BENEFITS

Pension vs 401(k)

Union Pension

100% Employer-Funded – Lifetime Guarantee

Non-Union 401(k)

Worker-Funded + Maybe 3% Match (if offered)





SUPPLEMENTAL RETIREMENT PROFIT SHARING BENEFITS

- **100% Employer-Funded**
- **A second retirement stream beyond the pension**

THE COMPARISON

To replace a \$2,500/mo pension benefit...

You need **\$750,000** in a 401(k)

HOW LONG WOULD A 401(K) LAST?



\$750K Lasts For: 17-22 Years

Pension Lasts For: **Life**



THREE-STREAM RETIREMENT

- 1. Pension (employer-funded)**
- 2. Supplemental/Profit Sharing (employer-funded)**
- 3. Social Security**

WHAT NON- UNION FAMILIES REALLY PAY

Non-Union = “Hidden Dues”

- × \$12k → \$16k → \$21k premiums
- × \$14k–\$18k OOP risk
- × No retiree health
- × No Wellness Center
- × No pension
- × No employer-funded retirement

THE RECRUITING LINE

This isn't politics...

It's math



CLOSING MESSAGE

- **We protect families.**
- **We build retirements.**
- **We stabilize lives.**
- **THIS is the Union Advantage.**