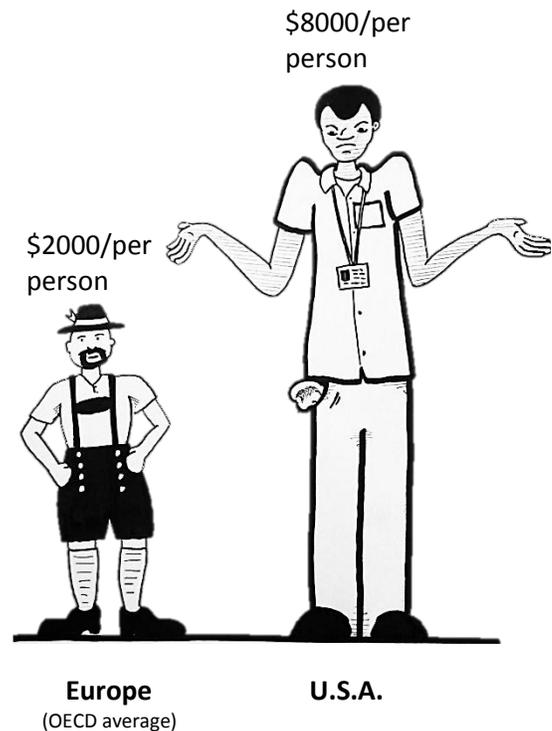




SEIU Local 26: Know your Rights
Building Power at Work and in our Communities
Healthcare Educational

**In the U.S., we spend
much more than
other countries
on Healthcare.
So why are we...**



- **Less healthy**- our infant mortality rate is among the worst in the rich world, higher than places like Cuba.
- **Deeper in debt**- #1 cause of bankruptcy in U.S. is unpaid medical bills.
- **Still uncovered**- Almost all other rich countries have universal healthcare. Our private insurance system still leaves many Americans uninsured, and it hits communities of color especially hard: 41% of Latinos, and 21% of African American adults were uninsured in 2012.

Discussion Questions:

1. How many people know people in your family or community who do not have good health insurance? How has that impacted their lives?
2. Why does the rest of the rich world have universal healthcare, but not the US? Do you think the goal of our system in the US is to make a profit, or make us healthy?

Know Your Rights

Rights under Federal Law(ACA/Obamacare):

- **Eliminated many bad elements** of old system:
 - you no longer can be denied for “pre existing conditions”,
 - requires a minimum standard of benefits (eliminating many of the hidden “caps” and exclusions)
 - requires employers offer a healthcare plan to all employees over 30 hours/week
 - requires everyone to have health insurance, so make sure you sign up if you haven’t in the past or you may get a fine.
- **Expanded Access to affordable coverage:**
 - Healthcare exchanges (called MNSure in our state) allow you to shop between insurance companies to choose the best one for your family.
- **Public Subsidies (called MN Care in our state) help people with lower incomes get free or reduced prices.** To see if your family qualifies for these subsidies, call 651 645-0215 or email info@healthaccess.mn. This is especially important if you have a spouse, because the union insurance doesn’t cover spouses.

Rights under the union Contract:

- **Open enrollment will be from October 1, 2014 through October 31, 2014.** If you don’t have insurance and want to sign up, you should get an enrollment packet in October from your company. If you already have the coverage you want, you don’t need to do anything and it will automatically continue.
- **Most Full time members have individual coverage available for \$35/month.** More than 1000 new members got access to union healthcare for the first time in our new contract.
- **improved the union benefits:**
 - **Coverage begins sooner:** the old waiting period for full timers was as long as 6 months. Now you will be covered after 3 months.
 - **Eliminated the annual cap on medical insurance:** The old \$100,000 maximum calendar year benefit was replaced with an “unlimited” benefit maximum.
 - **Eliminated the annual cap on prescription drugs:** The old \$5,000 maximum calendar year benefit was replaced with an “unlimited” benefit maximum.
 - **Improved Dental:** the old plan paid for services on a “fixed schedule” basis, often leaving us with big bills. The new plan (through Delta dental) now pays for services on a “percentage” basis, which means less out of pocket costs for you.
 - **Vision coverage included:** The old plan offered no vision coverage, but now the benefit for vision care (**through Cigna Vision**) includes a yearly exam and new glasses or contact lenses once a year.
- Please contact the union’s Member Resource Center at 1 866-265-6225, or Barbara Zeiss (202) 730-7548/ Barbara.Zeiss@seiufunds.org if you have any question about your health care benefits.



Health insurance information fair: @ Local 26 for all members: 10am-5pm Friday and Saturday, October 10 and 11