



# SEIU MICHIGAN HEALTH AND WELFARE FUND

UNION TRUSTEES:  
Ken Munz, Secretary  
Max Gerboc

EMPLOYER TRUSTEES:  
John Aska, Chairman  
John Tamas

January 1, 2022

Dear Union Member:

**Subject: Health and Welfare Benefits**

Union Local: SEIU Local 1, Detroit  
Benefit Office: SEIU Michigan Health and Welfare Fund

Did you know that **health insurance benefits** are part of your **Collective Bargaining Agreement (CBA)** with **SEIU Local 1** and your employer? Are you interested in health insurance? **Then you must apply!**

If you work **30 hours or more per week** and have completed your probationary period per your Collective Bargaining Agreement (CBA), you can apply for your insurance benefits by calling the **Fund office at 248-645-6550** as soon as you complete your probationary period.

If you didn't apply at the end of your probationary period and more than 30 days has lapsed, you can apply during **Open Enrollment**, which is every **November 1 through November 30**. Benefits become effective January 1 of the New Year.

**Once you are enrolled, you do NOT need to sign up every year.** Your coverage continues throughout the duration of your employment. However, if you lose insurance coverage from another source, you may apply for the Fund insurance within 30 days of that loss. Proof of the loss must be presented at the time you apply.

What insurance benefits are included under the Fund? Depending on your CBA, the Fund insurance "package" can possibly include up to 6 different types of insurance coverage. Please refer to the chart below.

Under the Fund, there are 6 different "types" of insurance coverage.			1	2	3	4	5	6
Collective Bargaining Agreement	Union Local	Building/Job Worksite (Current Employer is not listed)	Medical	Prescription	Dental	Vision	Life Ins.	Short-term
			Insurance	Insurance	Insurance	Insurance	A.D. & Dis.	Disability
Master	SEIU Local 1, Detroit	All Buildings under Master Agreement*	√	√	√	√	√	√
Site/MB	SEIU Local 1, Detroit	Detroit Yacht Club	√	√	√	√	√	√
Site/MB	SEIU Local 1, Detroit	Detroit Towers Condo Association	√	√	√	√	√	√
Site/MB	SEIU Local 1, Detroit	Fisher Theater	√	√	√	√	√	√
Site/MB	SEIU Local 1, Detroit	LDT, Lansing-Delta Township Plant	√	√	√	√	√	√
Site/MB	SEIU Local 1, Detroit	McNamara Federal Building	√	√	√	√	√	√
Site/MB	SEIU Local 1, Detroit	Pavilion Apartments	√	√	√	√	√	√
Site/MB	SEIU Local 1, Detroit	U.S. Federal Courthouse	√	√	√	√	√	√
Site Specific	SEIU Local 1, Detroit	Comerica Park, Maintenance I	√	√	√	√	√	√
Site Specific	SEIU Local 1, Detroit	Little Caesar's Arena	√	√	N/A	N/A	√	√
Site Specific	SEIU Healthcare Michigan	SEIU Local 79 Retirees	N/A	N/A	√	√	N/A	N/A

\*Greater Detroit Metropolitan Area Cleaning Contract known as the "Master Agreement."  
Master CBA currently has 11 signatory employers/contractors and over 70+ work sites.  
Site/MB is a site specific CBA with the same benefits as the Master Agreement.  
Site Specific refers to a CBA with "unique" benefits for that particular work site only.

## Who are the current insurance providers under the Fund?

1. Medical Insurance	<b>Aetna PPO (new 1/1/2022)</b>
2. Prescription Insurance	EHIM, Employee Health Insurance Mgt.
3. Dental Insurance	A.D.N. Administrators
4. Vision Insurance	Eye Med
5. Life Insurance	Mutual of Omaha
6. Short-Term Disability Insurance	Mutual of Omaha

## How do you pay for the benefit package?

Each Collective Bargaining Agreement is unique to either the worksite or the employer. The cost of the benefit package is comprised of a monthly contribution from either the employer, the employee, or you may not have a monthly contribution. You will need to refer to your CBA or call the Fund office to learn about your specific contract. All monthly contributions, are made through payroll deductions from your employer's payroll office.

Remember, if you want to enroll in the Fund's insurance plan, **you have three opportunities.**

1. **Enroll at the end of your probationary period per your CBA within 30 days of completion.**
2. **Enroll during SEIU Open Enrollment from November 1 – November 30.**
3. **If you lose coverage through another source, you can apply within 30 days of that loss.**

Please call **SEIU Michigan Health and Welfare Fund** located at TIC International on 30700 Telegraph Road in Bingham Farms, Michigan at **248-645-6550** and learn more about your benefits.

If you elect **not to enroll** in the insurance plan under the Fund, you should sign an **"OPT-OUT"** form, which will be provided by your employer. Your election to opt-out may be revoked by you at any time. Eligibility for benefits would take place at the next open enrollment period if you are interested.

If you are **not eligible** for the Fund's health insurance, the health insurance marketplace at [www.healthcare.gov](http://www.healthcare.gov) is a good place to start. Open enrollment for the ACA (Affordable Care Act) health plans only lasts for 45 days—**from November 1 to December 15 each year.**

If you don't have a **copy of your CBA**, call **SEIU Local 1 at 313-567-3900** located at 2211 East Jefferson Avenue, 3<sup>rd</sup> Floor, in Detroit and request one. You can also check with your union steward at your work site. All benefits remain in effect until the end of month in which you separate employment with your employer or the end of the month in which the employer notifies the Fund office of the change, if later.

Some worksites that have Collective Bargaining Agreements **do not include** health and welfare benefits through the Fund. Please call the Fund office at **248-645-6550** with questions.

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**SEIU MICHIGAN HEALTH AND WELFARE FUND**