



## SEIU MICHIGAN HEALTH AND WELFARE FUND

UNION TRUSTEES:  
Max Gerboc, Secretary  
Brandice Mullen

EMPLOYER TRUSTEES:  
John Tamas, Chairman  
John Aska

January 1, 2025 – December 31, 2025



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 through 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 insurance "package" can possibly include up to **6 different types of insurance coverage.**

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Who are the current insurance providers under the Fund?

- |   |                                 |
|---|---------------------------------|
| 1. <b>Medical Insurance</b>                 | Personify Health/Aetna Network  |
| 2. <b>Prescription Insurance</b>            | EHIM, Employee Health Ins. Mgt. |
| 3. <b>Dental Insurance</b>                  | A.D.N. Administrators           |
| 4. <b>Vision Insurance</b>                  | Eye Med                         |
| 5. Life Insurance ( <i>no card issued</i> ) | Mutual of Omaha                 |
| 6. Short-Term Disability ( <i>no card</i> ) | Mutual of Omaha                 |

**You will have 4 different ID cards.**

**(1) Medical (2) Prescription (3) Dental and (4) Vision**

**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 Midwest on 30700 Telegraph Road, Suite 2400, Bingham Farms, Michigan at **248-645-6550** and learn more about your benefits.

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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/Contract, 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.

Sincerely,

The Board of Trustees

[www.seiumichiganbenefits.org](http://www.seiumichiganbenefits.org)