

10 Things Employers Should Know About 32BJ Benefits

AS AN EMPLOYER, your main responsibility to the 32BJ Benefit Funds is to make timely roster changes and contributions. But often knowing more about the benefits can assist you in managing your employees. Here are a few tips. Feel free to call your Employer Rep or Employer Services at 212-388-3354 for more information.

1. Tell employees with benefit questions to call 1-800-551-3225.

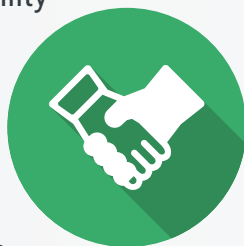
Members can call Member Services with any benefit question. The Member Services call center is open from Monday to Friday 8:30 AM to 5:00 PM.

Members can also visit our offices at 25 W 18th Street and meet a member services representative in person. The Welcome Center is open Monday to Friday from 8:30 AM to 6:00 PM.



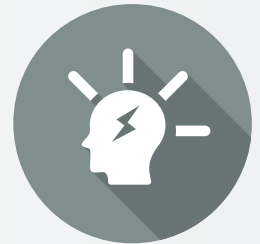
2. Your employees may be eligible for health coverage at no cost to you or the employee if they are on disability leave.

If an employee is on disability leave and receiving Short Term Disability or Workers Compensation, you should report his or her status in ESS. The employee will need to provide documentation of the leave to continue health coverage for the full period (6 months for STD, in some cases, up to 30 months). Encourage your employee to call Member Services to learn more about how to qualify. This does not apply to the 32BJ North Health Fund for Bronx employers.



3. You can pay for COBRA for an employee as part of a settlement with the union.

You can pay the Health Fund directly for an employee's COBRA, but the employee must submit their COBRA election form to the Fund Office. Please discuss any such settlement with your Employer Rep in advance.



4. You are responsible for collecting forms allowing 401k deferrals and processing deferrals through your payroll system. Your cooperation can encourage employees to save more.

Over 18,000 32BJ members are saving through the SRSP—over \$57 million in the last year alone. You need to accept a Contribution Form from the employee and keep it for your files. The rules for submitting 401k are different from other benefits. Check the employer website for Contribution Forms and for more information.



Continued next page

10 Things Employers Should Know About 32BJ Benefits, cont.

Continued from front

- 5. The 32BJ Thomas Shortman Training Fund offers over a hundred courses at different locations and may be able to customize training for your employees on site.**

Call 212-388-2124 or email training@32bjfunds.com to learn more.

- 6. If you hire an employee from another union job, the employee has no wait for health care.**

If you re-hire an employee within 91 days or hire someone who terminated a union job with another employer within the last 91 days, their health plan participation will start on the first day back to work.

You still have a waiting period for contributions if you hire from another company. This rule does not apply to the 32BJ North Health Fund.

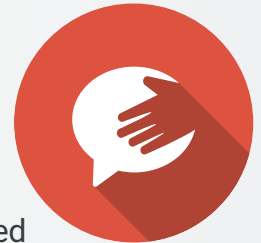


- 7. The 32BJ Pension Fund provides pre-retirement planning seminars and personalized retirement counseling.**

Encourage your employees who are thinking about retirement to call Member Services or look for a postcard about upcoming seminars.

- 8. If an employee dies, the Benefit Funds provide counseling for family members to access their life insurance and pension benefits.**

If a 32BJ member passes away, the Fund office will help the spouse or beneficiary understand the benefits they may be entitled to receive, including pension, SRSP or life insurance. Our staff of Benefit Counselors will answer any questions they may have and help them apply for benefits. You should notify the Funds through ESS when you learn of a death.



- 9. Your employees may have legal services benefits which include family, criminal and real estate law, as well as extensive immigration services, including citizenship applications and relative petitions.**

Your employee may call Member Services for more information.

- 10. Benefits can be complicated and not all contracts provide the same benefits.**

Remember: employers call their Employer Rep or Employer Services at 212-388-3354. Members call 1-800-551-3225. We're here to help!