



Local 45/OPEIU HEALTHPLAN

June 12, 2019

Local 45 of the Office and Professional Employees International Union (OPEIU), and the OPEIU have entered into an affiliation agreement with the United Steelworkers Health and Welfare Fund. This agreement will allow all members of the OPEIU to access **fully insured** healthcare plans through Highmark Blue Cross Blue Shield.

Our OPEIU Local, (Local 45), is offering three healthcare plan designs; the summary descriptions of those choices are attached.

Each of our Local 45 states has been underwritten and a grid showing the state's rate for each plan and coverage is attached. Coverage plans are for single, single with child, single with multiple children, married, and family.

Enrollment will be through CDS Administrators, a Pittsburgh based company. CDS will also accomplish billing and continued eligibility through the term. Your eligibility is achieved and maintained through your membership in your state podiatric medical association which is a member of OPEIU Local 45.

Our OPEIU working group chose the Steelworkers Fund for a number of reasons. First, the Fund offers national coverage that allows all Local 45 states to participate. Second, the Fund offers its coverage in fully insured products offered through Highmark Blue Cross Blue Shield; and, finally, because the Fund has such a high number of participants throughout the nation.

Your OPEIU/ Steelworkers/Highmark plan will be written through a "Blue Card" that is recognized by all Blue Cross Blue Shield companies in the fifty states and internationally. There are three plan designs which include pharmacy benefits. Dental, Vision and Audiology benefits can be added at the election of the member. Finally, a Medicare Advantage plan will become available in the introduction period.

Plans will be available of review on our state association web site.

Please review the available plan designs and see which fits your individual and family circumstances. Enrollment information will be available for coverage beginning July 1, 2019.

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