

INTERNATIONAL BROTHERHOOD OF ELECTRICAL WORKERS

Local No. 876 AFL-CIO

200 Greenfield Street . Edmore, Michigan 48829

Phone (616) 784.1133 . Fax (616) 784.8342



6/11/2018

DAVEY TREE EMPLOYEES COVERED BY IBEW 876 ON CONSUMERS' OR HOMEWORKS PROPERTY

HEALTH AND RETIREMENT BENEFIT PLAN UPDATE

To All Davey Employees:

As you know, a few results of our recent negotiations were transitioning to the IBEW Family Medical Care Plan (FMCP) and the option of the IBEW National 401(k) Program. Both changes add value to your benefit package. We'll be having more educational meetings on these plans as we move forward, but with a short window for enrollment we need to get moving. You'll find enrollment forms for both plans and the summary plan descriptions available online.

The Health Plan offering is a vast improvement over your previous insurance options. The FMCP offers a \$500 individual and \$1,000 family deductible, Dental, Vision, Life, and Short-Term Disability Insurance. Your previous plans offered either a \$5,000 or \$2,650 minimum deductible with no other benefits. The anticipated monthly/weekly premium amount you will be responsible for is:

FMCP Employee Premium/Month:

Single: \$234	Employee + Spouse: \$440
Employee + Children: \$411.50	Family: \$609

We anticipate the new weekly contribution to be (based on monthly premium multiplied by 12 months then divided by 52 weeks, if calculated differently this may change):

Single: \$54	Employee + Spouse: \$101.53
Employee + Children: \$94.96	Family: \$140.53

Depending on which plan you were using, below is the increase per month followed by the increase per week:

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Change in Cost/Month	Single	Emp +Sp	Emp + Ch	Family
Davey PPO	68.62	76.16	113.8	79.78
Davey HDHP	47.83	30.43	76.41	13.28

Change in Cost/Week	Single	Emp+Spouse	Emp+Ch	Family
Davey PPO	15.84	17.58	26.26	18.41
Davey HDHP	11.04	7.02	17.63	3.06

The weekly calculation is based on the increased annual premium divided by 52 weeks. If divided by the weeks per month, this weekly deduction may change.

Enrollment Forms:

FMCP-You will need to complete the one-page form. As new enrollees you will need to submit a marriage certificate for spousal coverage, or divorce decree or court order to cover children if divorced, and copies of birth certificates for children under age 26 to be covered.

401(k) Forms-You will need to complete the form if you choose to participate in the 401(k) program. You must choose a flat dollar amount per week, Davey will not do a % of earning.

In order of urgency, you must get the FMCP forms in by June 19, 2018 to ensure that your new health plan cards get to you before July 1, 2018. If you do not, you will still be covered, but cards may not arrive by July 1, 2018 for use.

The 401(k) can be started anytime.

Please return completed forms to Memory Rodriguez at IBEW Local 876 via email at mrodriguez@ibewlocal876.org or fax to 616-784-8342.

Sincerely,

IBEW Local 876