



WHOLESALE WINE SALES UNION FUNDS



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This is a brief synopsis of the local 18D benefit package. It is not meant to replace your contract which has all the details and obligations. You may contact the Fund office at (718 829 8903) to get clarification on our programs. You are a member of Local 2D which merged with Local 18D in 2010. The various Funds had to be kept separate because of differing benefits between Local 2D and Local 18D. Therefore we use the term Local 18D Pension Fund, Local 18D Welfare Fund and the Local 18D Severance Fund.

There is a 12 month probation period for all new employees. Medical starts immediately on date of hire if hired prior to the 15th of any month; otherwise it starts the first day of the succeeding month. Your health benefits are covered through the UFCW National Health and Welfare Fund located in Englewood, NJ. They will provide an ID card from Magnacare and a SPD of all of your medical benefits. In the event of any issue with medical or prescriptions please call them at 201 569 8801. They are very good at handling questions and problems. They have hired Magnacare and Empie RX to get us discounts but you are better calling the UFCW than Magnacare or Empire RX for service.

After 6 months Life insurance and Long Term Disability enrollment begins. You have 33,500 of life insurance through the UFCW and \$350,000 through Hartford insurance. There are two different beneficiary forms. After 6 months Dental and eyeglasses starts. Pension contributions begin after 12 months of employment. SGWS puts \$390 per month into the Pension fund for you which increases each year by \$10 per month until 2024. You need 60 months of service to be eligible to receive a future pension.

For eye glass coverage we use General Vision Services which provides eye exam and basic glasses and a list of participating eye glass providers or the union will pay a fee up to \$250.00 for non-participating providers. You and your dependents can get 1 pair of glasses/contacts per year.

For dental you can go to www.deltadentalnj.com to see participating dentists in your area. Your social security number is your identification and our group number is 03459-00002. Our basic plan pays up to \$3500 per year for you and eligible dependents. Orthodontics are \$5,000 and that includes adults. See booklet

Members of Local 2D who transfer will receive all pension credits retroactively after this 12 month period. There will be no lapse in time for the pension credits for these employees. Any time spent in Local 2D will be applied to the 25 years and out policy. The Pension benefit is \$2200.00 per month after 25 years. It increases by \$20.00 per month for every extra year worked up to 35 years for a total of \$2,400.00 per month.

We also have a critical illness policy from Solstice which will pay up to \$10,000 for specific diseases. AFLAC is a provider of additional benefits when you need a hospital stay or service. Please check the booklets that we have.

We use The Hartford for our long term disability. You are enrolled after 6 months. This policy will pay 60% of your income less expenses for as long as you need it. The benefits are reduced at age 65. You need to be out of work for 4 months before it kicks in. After 2 months you should apply.

There is a 25% co-pay by employees to these medical benefits which is taken out monthly, \$459.48 for medical, 10.00 for LTD & eye glass coverage and 21.25 for dental. Total is \$490.73 per month. These monies are paid with pre-tax dollars.

Vacation: All employees who have been in the employ of the employer for a period of one year or more as of August 1st of any year shall be entitled to two weeks vacation with vacation pay of \$50.00 per week in addition to regular drawing and commissions. After 5 years they will receive three weeks, after 12 years four weeks and after 20 years five weeks. New hires shall accrue personal time off during their first year of employment. Employees hired after January 1 of each year shall accrue personal days at the rate of 0.5 days per full month worked until January 1 of the following year at which point they, along with incumbent employees, shall receive six (6) personal days for that year and each subsequent year thereafter.

Expense reimbursement is 260.00 per week for all employees. An additional \$20 per week can be earned by hitting 60% of your total quotas at 100%. This is calculated by contract year June 1 to May 31.

The company has established a 401K plan. An employee must wait 90 days to enroll. After the enrollment eligibility has been met employees may only enter the program during the months of January, April, July and October.

Union dues are \$82.00 per month starting on the first full month after your start date. Initiation fees are \$1,000.00 spread over 20 months. These fees will be automatically deducted. You must fill out the dues authorization forms to do this. The union has negotiated your benefits over the years to provide you with the best package in the industry.

You may contact the Executive Director of the union, Tom Baffer at 917 468 0615 available 24/7 or email at tbaffer@aol.com.