

PMA Today  
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## ILWU-PMA Welfare Plan Provides Comprehensive Health Benefits

On and off the docks, West Coast longshore workers and their families benefit from one of the most generous health care programs in the country. In fact, more than 40,000 longshore workers, clerks, walking bosses/foremen, watchmen, retirees and their families participate in the ILWU-PMA Welfare Plan.

Plan participants have full access to a wide range of health care benefits. For instance, the plan provides hospital,



A strong, motivated and healthy workforce is critical to maintaining the West Coast's competitive advantage.

Photo: Art Chu

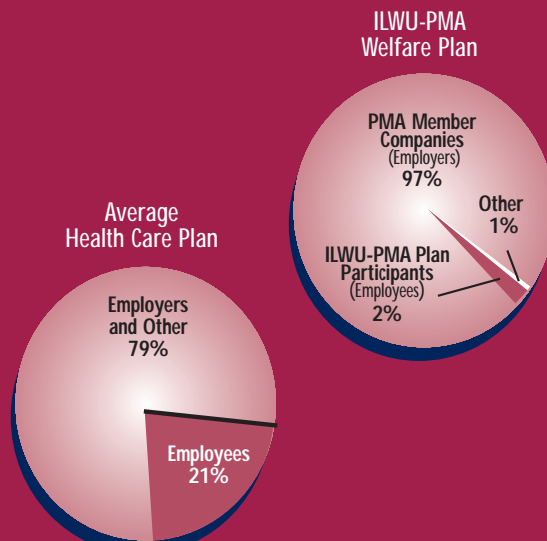
medical and surgical care, prescription drugs, dental and vision care, hearing aids, substance abuse recovery programs and disability benefits.

For long-term disabilities or illnesses, the plan provides its participants with employer-paid disability insurance. Specifically, the plan allows five years of disability coverage for job-related injuries and three years for non-related injuries.

The comprehensive range of health care and ancillary benefits allows longshore workers to rest assured that their health care needs—and those of their families—will be met with quality service and coverage.

“The health and safety of the waterfront workforce is a top priority for the PMA and its member companies,” said Phil Resch, senior vice president of operations, Pacific Maritime Association. “The PMA is committed to providing the best possible health care plan to longshore workers and their families.”

### WHO PAYS FOR HEALTH INSURANCE?



Source: Towers Perrin, 1999

### Plan Cost-Effectiveness

In addition to providing a wide range of benefits, the ILWU-PMA Welfare Plan is quite affordable for participants. Although the plan costs \$117 million per year, union members contribute less than one percent of their wages—a total of 2.2 percent of the plan's entire cost. Employee contributions are earmarked to pay for disability benefits, so employees essentially pay nothing toward their health care costs. →

PMA Today is a publication dedicated to highlighting West Coast port activities and developments as they relate to economic and international trade issues in the 21st century. We hope you enjoy PMA Today and find it to be a valuable informational resource. For more information about PMA, please visit our Web site at <http://www.pmanet.org>.

**THE PORTS**

*Did you know ...*

*...that the average annual earnings paid to all Class "A" longshore and clerk registrants in 1977 was \$17,650? By 1997, the equivalent for all Class "A" employees averaged \$82,049, an increase of \$64,399 or 364.9 percent.*

*Source: The Pacific Maritime Association*

And, participants have minimal out-of-pocket expenses for medical care. In fact, the PMA member companies shoulder the bulk of the Welfare Plan,

informed of their benefits and any changes in the plan. Four local plan directors keep in constant communication with the



Photo: Stereoreading Services of America

The ILWU-PMA Welfare Plan is extremely affordable for longshore workers.

contributing \$113 million per year, or 97 percent of the total cost. (See illustration on reverse page.)

**Ensuring Quality**

To ensure consistent quality as health care demands change, a Board of Trustees, comprised of an equal number of ILWU and PMA representatives, is charged with monitoring the plan's effectiveness. The Board oversees the ILWU-PMA Benefit Plans Office that administers the health care plans for participants.

The Board of Trustees mails information on a regular basis in an effort to keep all participants

ILWU-PMA Benefit Plans Office in order to answer questions and provide information to participants directly. The Benefit Plans Office also communicates with and provides information to the ILWU Locals, so they can distribute plan information at meetings and in the union halls.

**Toward the Future**

A strong, motivated and healthy workforce is critical to maintaining the West Coast's competitive advantage. In the spirit of cooperation, the PMA and the ILWU have worked tirelessly to address the needs of the workforce. ●

**How the ILWU-PMA Welfare Plan Stacks Up to the National Average**

**ILWU-PMA WELFARE PLAN**

**1. Americans pay \$107 per month for family health insurance, not including dental care<sup>1</sup>.**

*On behalf of participants, the PMA pays, on the average, \$1000 per employee per month for access to the ILWU-PMA Welfare Plan.*

**2. Nearly 85 percent of Americans have some form of health insurance<sup>2</sup>.**

*One hundred percent of registered ILWU longshore workers, clerks, walking bosses and watchmen, meeting minimum hour requirements, have access to health insurance through the ILWU-PMA Welfare Plan.*

**3. Employers allow 58 percent of insured Americans a choice of health care plans<sup>3</sup>.**

*The ILWU-PMA Plan allows 95 percent of its participants to choose from HMO or PPO plans with various coverage levels and provider options. (The other five percent receive 100 percent coverage with the doctors of their choice.)*

**4. American families pay an average of \$312 per year for dental premiums (in addition to health care premiums)<sup>4</sup>.**

*The ILWU-PMA Welfare Plan offers dental care at no extra cost to plan participants.*

1,4. Towers Perrin, 1999  
 2. U.S. Census Bureau, 1998  
 3. Agency for Health Care Policy and Research, 1998

PMA Today (1999 Pacific Maritime Association) is published semi-monthly for the membership of the Pacific Maritime Association. Comments, suggestions, additions to the mailing list and address changes should be sent to PMA, c/o Joey Parr, PO Box 7861, San Francisco, CA 94120-7861. Produced by PMA Staff.