



Important Strike Information for USW Members: Healthcare Options during a Labor Dispute

Our union has a program to ensure that every member and their dependents have access to medical insurance in the event of a labor dispute.

Our Local Union will appoint Healthcare Coordinators who will work with our Strike Assistance Committee to help members and their families navigate the different healthcare options available and find the right coverage for them.

Members and their dependents may choose different forms of coverage depending on their medical needs and eligibility for various programs. We will work with you to figure out the best options for you!

Healthcare options include:

The USW Emergency Medical Program (EMP)

The EMP is a healthcare plan available through the International Union. It's a basic plan designed to ensure that every member and their dependents have insurance, although the coverage won't be as good as your employer-sponsored plan. Members enrolled in the EMP don't pay any premiums, instead the cost is deducted from the local's Strike and Defense Fund allotment.

COBRA

Under COBRA, you remain on your employer plan, however you would be responsible for the full cost of the premium. You are not required to elect COBRA. If you do need to elect COBRA because of specific medical needs, you can request help paying the COBRA premium from the Strike Assistance Committee.

Spouse, Parent or College Plans

Loss of insurance due to a labor dispute is considered a life-changing event. That means members and dependents will be eligible to enroll in coverage through their spouse's work, a parent (if under 26) or a college-sponsored plan.

Medicaid and CHIP

Medicaid and the Children's Health Insurance Program (CHIP) offer comprehensive healthcare coverage to low income adults and children. The programs are run by each state. Eligibility depends on income. Our Local Union will have more information and details about eligibility and be able to assist any members or their kids who may be eligible to enroll.

Other options:

- Medicare (over age 65 or are eligible for Social Security Disability benefits)
- TRICARE (military)
- Affordable Care Act exchange plans