



NEWS – January, 2024

www.ualocal52.org

****PAY DUES on GOLOCAL52****

Members can make payments via GoLocal52 by texting PAY. You will be re-directed to our website to complete payment. Payments are updated every Monday on GoLocal52. Members have 24/7 access to important information directly from Local 52. To get started, simply text the word “MENU” to (866) 344-0052. **Access is based on the Member’s mobile number.** Please contact us with any questions or to **update your mobile number.** There is no direct communication with Local 52 through this service. **Try all the current options!!** Simply text the phrases below to receive a response in seconds.

MENU = (All current options)

STATUS = (Member Info)

COVERAGE = (Insurance Info)(H&W balance is updated on the 15th of each month)

PAY = (Pay Dues online with PayPal, debit or credit)

CONTACT = (All about Local 52)

JOIN OUR TEXT LIST NOW!!



WAGES AND FRINGE BENEFITS - At the union meeting in December, the membership voted to allocate the January 1, 2024 raise. Total wage and benefit package is now \$46.66 per hour. The raise was allocated to Health & Welfare – \$7.96 per hour. The next raise is July 1, 2024, \$1.80 per hour to allocate at June meeting.

2024 DUES

Dues remain the same for 2024. UA per capita of \$27.00 per month is paid to the UA from monthly dues.

DEATH ASSESSMENTS are due upon receipt of notice and payable before dues. \$20.00 per assessment.

The Annual Sick Fund Assessment is due before 03/01/2024. If you are enrolled in auto-pay, the sick assessment will be deducted on 03/10/24, along with your union dues. Please note: If you are retired, disabled or life member, the sick assessment is not payable.

****PAY DUES on ualocal52.org****

We accept Paypal and Credit/Debit card payments for Dues and Assessments on our website at www.ualocal52.org/payments. A 3.5% fee applies.

DUES PAYMENT OPTIONS - We accept Credit/Debit cards as payment for union dues and assessments via **GoLocal52**, www.ualocal52.org/payments and phone. A 3.5% fee applies. You may also enroll in Monthly Auto-Pay with no additional fee. These are the preferred payment methods, eliminating late fees and lost mail. Dues Rates can be found under the Membership section at www.ualocal52.org.

TEXT MESSAGE COMMUNICATIONS

By now, I hope you’ve tried the interactive SMS Text based service: **GoLocal52**. **Within the next few months**, we will communicate directly using SMS Text Messaging by sending one-way short messages. These messages will be used to quickly communicate important information such as recent death assessments, union meetings, etc. As a Local 52 member, you are opted-in to receive official correspondence in any form. **Any member that DOES NOT want to participate in receiving SMS text messages will need to contact the office to OPT-OUT.** We will notify you when this new service is active.

YOUR MOBILE NUMBER AND EMAIL ADDRESS IS IMPORTANT!! PLEASE KEEP THESE UPDATED TO RECEIVE TIMELY COMMUNICATIONS!!

UNION MEETINGS are held the second Thursday of each month at 7:00 pm. All members are encouraged to attend. The more we are involved in our union, the more we act like a union, and the more effective we are as a union.

WELDERS: Continuity forms must be submitted every 6 months to keep your certs current. You are responsible for submitting the form to Local 52.

The Local 52 website, www.ualocal52.org, contains helpful information about the Local, Training, Health & Welfare, Pension and more. All forms are available for download under the Documents section.

BENEFITS

HEALTH & WELFARE

Due to extremely high claims experience, the monthly health insurance premium for 2024 will increase to \$1287.00. All health, dental and vision benefits remain the same. Premium rates are directly affected by the claims incurred each year. The higher the usage of the Plan, the more rates may increase from year to year. Therefore, it is very important that each member and their families continue take an active approach when seeking treatment. Eliminating unnecessary charges will reduce the overall claims and help the Plan maintain a comprehensive benefits package. Please partner with us in controlling the claims costs.

2024 DOLLAR BANK AND HEALTH PREMIUMS- The health & welfare benefit rate is \$7.96 per hour. The monthly premium is \$1287.00. Based on the Local 52 health & welfare rate of \$7.96 per hour, 162 hours are needed to cover the monthly premium. Premiums are deducted from your dollar bank on the 1st of each month for the following month (ex: on 01/01/24, premium is deducted for 02/01/24. Local Contractors are required to remit hours to the Plan by the 15th of the month following the work month (ex: January work hours are received in February). Premium notices are emailed and mailed on the 15th of each month if your dollar bank is depleted.

BLUE CROSS BLUE SHIELD OF ALABAMA HEALTH INSURANCE- Please refer to the BCBS Benefit booklet for complete coverage details. You may contact Blue Cross Blue Shield of Alabama at 1-800-292-8868 or online at www.bcbsal.com. Many services are available on the website; view and file claims, find a doctor, manage prescriptions, compare drug costs and find a pharmacy. Blue Cross now offers an APP for mobile devices that includes many of the online services.

GUARDIAN DENTAL – Dental benefits are fully funded by the Plan. There are no additional premiums charged to your dollar bank. Contact Guardian at 1-800-541-7846 or www.guardiananytime.com.

VSP VISION - Vision benefits are fully funded by the Plan. There are no additional premiums charged to your dollar bank. Contact VSP at 1-800-877-7195 or www.vsp.com. VSP does not issue id cards. Simply let your network provider know you are covered by VSP and they will verify coverage.

LIFE INSURANCE- Life insurance benefits remain the same with Prudential Life Insurance Company.

Life Insurance Coverage Amount:

Active Participant - \$20,000 up to age 70, \$13,000 at age 70, \$10,000 at age 75

Retired Participant - \$20,000 up to age 70 \$16.00 per month, \$13,000 at age 70 \$11.00 per month, \$10,000 at age 75 \$9.00 per month. The coverage amounts and premiums automatically reduce based on age.

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GUARDIAN DENTAL MAXIMUM ROLLOVER BENEFIT WILL BE ELIMINATED ON MARCH 15, 2024 AND MUST BE USED PRIOR TO THIS DATE. PLEASE CONTACT GUARDIAN AT 1-800-541-7846 TO FIND OUT IF YOU HAVE QUALIFY FOR A ROLLOVER BENEFIT.

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HRA SUPPLEMENTAL HEALTH REIMBURSEMENT ACCOUNT PLAN- For Qualified Participants - BPAS continues to administer the HRA. You may file claims for reimbursement, check your HRA balance, view claim history at u.bpas.com or via their App BPASCLAIMS. Contact BPAS at 1-866-401-5272 or u.bpas.com. Please review the HRA Summary for complete details.

IMPORTANT REMINDER:

A PARTICIPANT MAY RECEIVE REIMBURSEMENT FOR COVERED EXPENSES UP TO AN **AGGREGATE ALLOWANCE OF \$15,000 IN A PLAN YEAR.**

YOU MUST FILE A CLAIM FOR DEBIT CARD USAGE. IF CLAIMS ARE NOT FILED WITHIN 60 DAYS, YOUR DEBIT CARD WILL BE SUSPENDED. IF YOU DO NOT REPAY INELIGIBLE EXPENSES OR PROVIDE PROPER CLAIM DOCUMENTATION TO BY THE END OF THE YEAR, YOU WILL RECEIVE A 1099.

PENSION PLAN

The Rules and Provisions of the Pension Plan remain the same. A Question and Answer Booklet is available on the Local 52 website under Documents/Pension.

Vested Participants may access their account online at workplace.schwab.com, click **Register Now**, and complete the secure user registration process (you will need your hire date) or call Participant Services at **1-800-724-7526**. Representatives are available Monday through Friday, 6 a.m. to 10 p.m. CT.

You can:

- Change your investment elections.
- Reallocate your assets.
- Access retirement planning videos and market insights
- Get professional help for your Plan account.

For additional assistance with investment and retirement options, the Plan has retained the services of a registered investment advisor to assist you in making crucial investment decisions. Please contact Greg Fiore, with OneDigital, at 1-404-477-0593.

3 Reasons to Name a Beneficiary

- 1. It eliminates confusion.** Having a current beneficiary on file for all your accounts leaves no doubt about where you want your money or insurance proceeds to go.
- 2. It saves time (and maybe money).** If you die without naming beneficiaries, it will take time—maybe lots of time—for the funds in your accounts to go where you wanted. Your funds could be delayed in the legal probate process, and the person in charge of your estate could face a lot of paperwork. Meanwhile, if some of your money is meant to cover your funeral expenses, your loved ones could be left with the bill.
- 3. It ensures your loved ones' financial wellness.** This is especially important with life insurance, which typically provides money to replace income and cover things like funeral costs.