

Taft-Hartley Multi-Employer Trusts



PROUDLY SERVING **AMERICA'S WORKFORCE**

**PacFed is here to
help employers:**

- ▶ Lower premiums
 - ▶ Provide more coverage options
- ▶ Keep informed of new regulations
 - ▶ Communicate required notices
- ▶ Simplify employee benefits process
 - ▶ Reduce costs

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A Taft-Hartley Trust is a **Multi-Employer Trust** that provides group health insurance plans for employees covered under a collective bargaining agreement between a union and employers. Eligibility for employees is determined according to the provisions of the collective bargaining agreements between the union and employers participating in the Trust. Employees who work in and outside California are eligible to participate.

Taft-Hartley Trusts

Taft-Hartley Trusts are group insurance programs for union members working for employers in the following private sector industries: food distribution, logistics and freight, construction, manufacturing, transportation, government contractors and sanitation.

Eligible Employees

Eligibility for employees is determined according to the provisions of the collective bargaining agreement between the union and employer participating in the plan.

Coverage Area

The Taft-Hartley Trust can provide coverage to employees who work in and outside California.

Lower Premium Cost

Reduced administration fees and broker commissions typically decrease the premium cost by 4-10 percent.

Reduced Administration Work

One employer invoice and one enrollment form for all employee coverage (health, dental, vision and life) provide less administrative work for employers.

Premium Renewal Stability

Annual premium renewals are less volatile because claims experience is spread over a large purchasing pool of employees.

Greater Selection of Coverages

Employers may choose from multiple options for health, vision and dental coverage that are offered through the HMO and/or PPO delivery system.

Member, Field and Claim Assistance

Member Assistance staff respond to inquiries from both employers and employees regarding coverage, enrollment and claims. Field Service staff provide on-site assistance with employee enrollment and education, and serve as a point of contact for employers.

COBRA, Certificates of Coverage and ERISA Compliance

COBRA administration and the issuance of Certificates of Coverage are provided at no additional cost to the employer. ERISA compliance, including ACA and HIPAA regulatory compliance, are shifted from the employer to the Multi-Employer Trust.

PacFed Benefit Administrators

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