

The membership – approved a special dues assessment of \$10 per pay period to assist our laid-off members in paying for continuing medical coverage.

The following are some "Q&A's" on what's happening with the assessment.

Who Benefits from the Fund?

Good standing members, including provisionals, laid off in 2010 will be the beneficiaries. The monies collected



will help these members pay for continuing medical coverage. These benefits are extremely expensive, from \$427 per month for an individual (HIP) to

as much as \$1,330 per month for family coverage (GHI with High Option Rider). (1)

How Long Does the Assessment Last?

Six months from the pay period that the deductions begin. The bi-weekly assessment will stop being deducted at that time.

When will the deductions begin?

As soon as management can start the deductions. We're in discussions now. We'll let you know when a date is settled on via www.twulocal100.org and email.

How Will the Solidarity Fund Be Managed?

An Executive Board Oversight Committee consisting of Lloyd Archer (TA Surface), Tony Aiken (MABSTOA) and Derrick Echevarria (Stations) has been established. This oversight committee will work hand in hand with the Secretary-Treasurer's office and Local 100's Comptroller and Counsel to manage the fund and resolve problems which may arise.

Will There Be Transparency?

Yes. An accounting of all money coming into the fund, and all payments, preserving the confidentiality of the recipients, will be posted on the TWU Local 100 website. This information will begin to be posted as soon as the union starts receiving monies from the assessment.

What will happen to money remaining in the fund after the six-month assessment period?

All of the money in the Fund will be spent on medical



insurance. When the assessment ends in six months, there will still be members laid off. Any money in the Fund at that time will go toward medical coverage for members who are still laid off.

Is the assessment tax-deductible?

The \$10 assessment is part of union dues. If you normally deduct your union dues on your tax returns, the assessment is deductible. Save your pay stubs; these are your receipts.



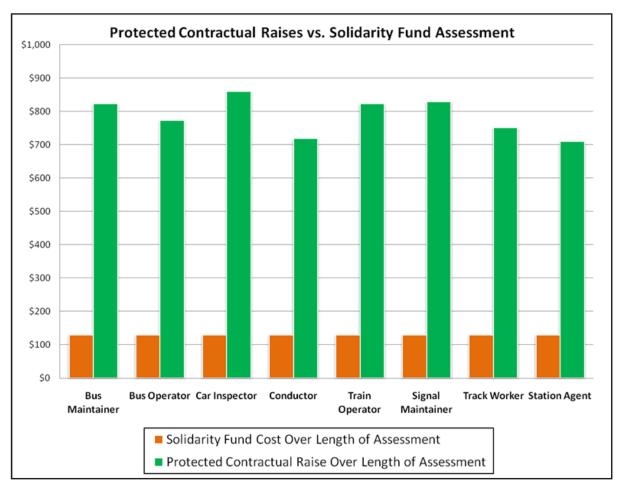
Do laid-off members have an alternative to COBRA for health coverage?

For the majority of laid-off members who do not have coverage through a spouse, COBRA will be the only coverage available.



How Your Contractual Raise Compares to the Solidarity Fund Assessment

It's a fact: Over the next 6 months, your contractual raises of 2% (October 16, 2010) and 3% (January 16, 2011), will pay you **more than 5 times** the \$130 cost of the Solidarity Fund deductions you will pay. And we help over 900 laid-off members and their families avoid becoming destitute because of medical expenses they cannot cover.



Saying "NO" to opening up our contract saved your 3% raise. But it also made the Solidarity Fund necessary.

