

Digest of

Nine Supplemental

Unemployment Benefit

Plans

Early 1963

Bulletin No. 1365

UNITED STATES DEPARTMENT OF LABOR

W. Willard Wirtz, Secretary

BUREAU OF LABOR STATISTICS

Ewan Clague, Commissioner

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Preface

This bulletin describes the principal features of nine supplemental unemployment benefit plans in effect in early 1963. While all of the plans were designed primarily to provide weekly supplements to State unemployment insurance benefits, most also provide other benefits such as moving allowances and separation pay. Six of the nine plans are believed to be representative of other SUB plans in the cement, glass, rubber, primary metals, fabricated metal products, and automobile manufacturing industries. The other plans are the only ones known to be in effect in the apparel, construction, and water transportation industries.

This digest was prepared in response to the many inquiries which the Bureau receives concerning SUB plans, and as part of the Bureau's continuing program of employee-benefit plan studies. The cooperation of the Labor Department's Office of Welfare and Pension Plans and of the companies and unions whose programs were summarized is gratefully acknowledged.

The digest was prepared by Dorothy R. Kittner, under the supervision of Donald M. Landay, in the Bureau's Division of Industrial and Labor Relations, under the general direction of H. M. Douty, Assistant Commissioner for Wages and Industrial Relations.

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Digest of Nine Supplemental Unemployment Benefit Plans, Early 1963

Introduction

This bulletin summarizes the major provisions of nine supplemental unemployment benefit plans designed primarily to provide weekly supplements to State unemployment insurance benefits received by laid-off workers. These plans are of two types: "Individual account" and "pooled fund." Under the "individual account" plan, company contributions are credited to each employee's account and the benefits paid each employee are charged to his personal account. Any balance remaining in his account is paid to the employee when his employment terminates. Under the "pooled fund" plan, benefits are paid from a fund to which the employer contributes; individual employees are credited with the time they have worked and charged with the time for which they draw benefits. These credits and charges are determined independently of company contributions, and terminated employees have no vested rights to such contributions. Unlike other employee benefit plans, SUB plans are not underwritten by commercial insurance carriers and they are entirely employer financed.

Originally, a supplemental unemployment benefit was payable only to workers completing a 1-week waiting period, which usually coincided with the waiting period of the State unemployment insurance law. Today, some plans require a waiting period only if it is required by the applicable State law. Some plans now also provide for supplementation of the earnings of workers who are employed for only part of a week and who are ineligible for the State benefit. SUB plans may also provide separation pay, moving allowance, or weekly disability benefits to laid-off workers. In addition, a few plans pay weekly benefits to active workers who are temporarily disabled and lump-sum death benefits.

Brief explanations of most of the terms used in the summary outlines are given below. These digests necessarily omit many features and administrative details embodied in the agreements which govern their operation, and are thus, not intended for the use of claimants.

Explanatory Notes

Benefits are those financed by supplemental unemployment benefit funds. Excluded are allowances not paid from a SUB fund, such as extended layoff pay (commonly provided in the aerospace industry), severance pay, and moving allowances provided under other provisions of the collective bargaining agreement.

Weekly unemployment benefits are paid to workers who have been laid off. All SUB plans must, by the definition used in this bulletin, include this benefit. Benefits are payable to employees who do not work for their regular employer during a specified week and who are, therefore, usually also eligible for the State unemployment insurance benefit. Under plans negotiated by the United Steelworkers of America, and the United Cement, Lime and Gypsum Workers International Union, this benefit is also payable to laid-off employees who become disabled.

A short workweek benefit is payable to workers employed by their regular employer for part, but not all, of a workweek.

Separation pay is usually a lump-sum allowance paid to workers who sever their employment relationship after an extended layoff or plant closing or under other circumstances.

Moving allowances are provided to compensate laid-off workers in part for the expenses incurred when they accept an offer to work in another plant.

Weekly temporary disability benefit for active workers is paid to an employee suffering a loss of income because of a temporary illness or injury. This benefit is not provided disabled laid-off employees who may, under some plans, collect their weekly unemployment benefit during a disability period even though ineligible for State unemployment insurance benefits.

Death benefits are paid to the beneficiaries of deceased workers, including those in laid-off status.

Credit units are used by "pooled fund" plans to determine the potential duration or weekly amount of unemployment benefits. A worker usually accrues units for the weeks that he receives pay, but a limit is placed on the number that he may have to his credit at any one time. While the value of the unit remains fixed under some of the plans (1 credit unit equals 1 week of benefits), in others it varies with the financial position of the fund. Widespread or long-lasting layoffs may reduce the value of the credit units, particularly for workers with short length of service, as shown in the summaries.

Service requirement is the amount of service a worker must have to collect benefits. Although under most plans all workers participate, employees with less than 1 or 2 years of seniority usually are ineligible for benefits.

Waiting period is the period of unemployment due to layoff or temporary disability which must elapse before a benefit is paid. Most plans do not pay an unemployment benefit during the first week of a layoff in each benefit year.¹ This waiting period is similar to the one required by nearly all State unemployment insurance laws; both are, therefore, usually served simultaneously. Other plans require a waiting period only if it is a requirement of the applicable State unemployment insurance law.

Weekly unemployment benefit

The basic benefit amount may either include or exclude State unemployment benefits. If it excludes the State benefit, it is usually a uniform amount payable to all workers regardless of their wage rate. If it includes the State unemployment insurance benefit, it is expressed as a percent of the worker's straight-time weekly wage; the amount payable to the worker is the difference between his basic benefit and his State unemployment insurance benefit. Widespread and long-lasting layoffs may, however, reduce the amount of payments under some plans, as described in the digests.

Dependents' allowances are paid each week in addition to the basic benefit amount.

¹ The benefit year is usually determined by the "benefit year" in the applicable State unemployment insurance law.

The maximum duration is the total number of weeks a worker may draw unemployment or disability benefits. The maximum duration of unemployment benefits usually depends on both the number of units a worker has to his credit and the financial position of the fund. When the fund's financial position is below a prescribed level, the value of the credit units usually declines, particularly for workers with short length of service, so that the maximum duration is curtailed.

The short workweek benefit which some plans pay to a worker not completing a full week of work, is determined by multiplying a specified percentage of the worker's base hourly rate (which may include a cost-of-living allowance) by the number of hours that the worker does not work. Under some plans, the percentage depends on the reason for scheduling the short workweek.

Plan administration locates the responsibility for the day-to-day management of the plan, such as determination of eligibility, service crediting, interpretation of plan provisions, and processing applications.

Financial status of fund shows the total assets of the fund, the total benefit payments made by the fund, the total contributions made by the employer to the fund, and the number of employees covered by the plan, during the preceding year, as reported by the administrator of the plan in the most recent annual financial report (Form D-2), filed with the Department of Labor's Office of Welfare and Pension Plans. These data were excerpted from Exhibit B-1 (item 11), Exhibit B-2 (item 1a and 8) and Part I (item 6B) of the D-2 report.

Supplemental Unemployment Benefit Plan of American
Can Co.—United Steelworkers of America

Type of plan:	Pooled fund.								
Benefits:	Weekly unemployment benefit, short workweek benefit, separation pay, moving allowance. ¹								
Credit units:	One-half unit accumulated for each week of pay and for each week of compensable disability; maximum—52. One unit cancelled for each week of unemployment benefit, except only one-half unit cancelled if weekly benefit amount is reduced because of earnings from other employers. A proportionate benefit is paid workers with fewer credits than required for a full week's benefit. Weeks for which worker receives "short workweek benefit" do not affect number of units credited or cancelled.								
Weekly unemployment benefit— Service requirement:	2 years.								
Waiting period:	1 week during each benefit year.								
Basic benefit amount (including State UI benefits):	60 percent of before-tax wage (based on provision that regular benefit will be 24 times the worker's average straight-time hourly pay). When the fund is less than 35 percent of maximum financing, the weekly benefit payment is reduced as follows:								
	<table border="0"> <thead> <tr> <th style="text-align: center;">Percent of maximum financing</th> <th style="text-align: center;">Percent reduction in weekly benefit payment</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">25 and under 35 percent -----</td> <td style="text-align: center;">40</td> </tr> <tr> <td style="text-align: center;">15 and under 25 percent -----</td> <td style="text-align: center;">70</td> </tr> <tr> <td style="text-align: center;">Under 15 percent -----</td> <td style="text-align: center;">No benefit payable</td> </tr> </tbody> </table>	Percent of maximum financing	Percent reduction in weekly benefit payment	25 and under 35 percent -----	40	15 and under 25 percent -----	70	Under 15 percent -----	No benefit payable
Percent of maximum financing	Percent reduction in weekly benefit payment								
25 and under 35 percent -----	40								
15 and under 25 percent -----	70								
Under 15 percent -----	No benefit payable								
Dependents' allowance:	\$1.50 for each dependent; maximum—\$6.								
Maximum plan payment:	\$37.50, excluding dependents' allowances, while receiving State unemployment insurance benefits; \$60, excluding dependents' allowances, while not receiving State unemployment insurance benefits.								
Maximum duration:	52 weeks during each benefit year.								

¹ Weekly unemployment benefits are also payable to an employee who becomes disabled while on layoff and after his weekly accident and sickness benefit coverage has ceased.

Supplemental Unemployment Benefit Plan of American
Can Co.—United Steelworkers of America—Continued

Short workweek benefit—																					
Service require- ment:	2 years.																				
Amount:	100 percent of standard hourly wage rate, including cost-of-living allowance, times the difference between the number of hours worked and 32 hours.																				
Separation pay—																					
Service require- ment:	2 years.																				
When payable:	If plant closes and worker is not eligible to retire.																				
Amount:	Employee may elect to be placed on layoff status; however, employee who remains on layoff status for more than 120 days after plant closing forfeits right to separation pay. Lump-sum payment equivalent to weekly unemployment benefits.																				
Moving allowance:	Lump-sum payment based on distance of move and marital status as follows:																				
	<table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th rowspan="2" style="text-align: center;">Miles between plant locations</th> <th colspan="2" style="text-align: center;">Allowance¹ for—</th> </tr> <tr> <th style="text-align: center;">Single employee</th> <th style="text-align: center;">Married employee</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">50 and under 100 -----</td> <td style="text-align: center;">\$55</td> <td style="text-align: center;">\$180</td> </tr> <tr> <td style="text-align: center;">100 and under 300 -----</td> <td style="text-align: center;">75</td> <td style="text-align: center;">220</td> </tr> <tr> <td style="text-align: center;">300 and under 500 -----</td> <td style="text-align: center;">105</td> <td style="text-align: center;">290</td> </tr> <tr> <td style="text-align: center;">500 and under 1,000 -----</td> <td style="text-align: center;">155</td> <td style="text-align: center;">420</td> </tr> <tr> <td style="text-align: center;">1,000 and over -----</td> <td style="text-align: center;">215</td> <td style="text-align: center;">580</td> </tr> </tbody> </table>	Miles between plant locations	Allowance ¹ for—		Single employee	Married employee	50 and under 100 -----	\$55	\$180	100 and under 300 -----	75	220	300 and under 500 -----	105	290	500 and under 1,000 -----	155	420	1,000 and over -----	215	580
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	<p>¹ Amount reduced by any relocation allowance provided under Federal or State law.</p>																				
Company contribution—																					
Maximum:	5 cents for each hour paid.																				
Maximum financing:	Company contributes only amount required to maintain the money in the fund at a level determined each month by multiplying \$3,200,000 by a fraction, the numerator of which is the average number of employees during the preceding 12-month period and the denominator is the average number of employees during the 12-month period preceding July 1955, adjusted monthly to reflect the amount of weekly benefits paid from the fund during the previous 12-month period, as follows:																				

Supplemental Unemployment Benefit Plan of American
Can Co.—United Steelworkers of America—Continued

	If average weekly benefit was—	The adjusted maximum funding for the month will be the following percentage of the maximum funding for such month										
	\$16 and over -----	100										
	\$12 to \$16 -----	80										
	\$8 to \$12 -----	60										
	Under \$8 -----	40										
<p>To maintain fund's position at 35 percent of maximum funding and therefore avoid reduction of benefits, company will make additional contributions equal to the lower of (1) total amount of severance pay paid by plan since October 1, 1962, or (2) total amount of severance pay paid during like period under collective bargaining agreement in effect prior to October 1, 1956.</p>												
Plan adminis- tration:	Company only.											
Financial status of fund as of Dec. 31, 1961:	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">Total assets -----</td> <td style="text-align: right;">\$2,144,118</td> </tr> <tr> <td>Total benefit payments in preceding year -----</td> <td style="text-align: right;">1,162,062</td> </tr> <tr> <td>Total contributions in preceding year -----</td> <td style="text-align: right;">378,811</td> </tr> <tr> <td colspan="2" style="padding-top: 10px;"> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">Number of employees during year -----</td> <td style="text-align: right;">14,750</td> </tr> </table> </td> </tr> </table>		Total assets -----	\$2,144,118	Total benefit payments in preceding year -----	1,162,062	Total contributions in preceding year -----	378,811	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">Number of employees during year -----</td> <td style="text-align: right;">14,750</td> </tr> </table>		Number of employees during year -----	14,750
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Supplementary Unemployment—Severance Benefits Fund, ILGWU,
of Various Employers in the Apparel and Related Industries
and the International Ladies' Garment Workers' Union

Type of plan:	Pooled fund.																																		
Benefits:	Weekly unemployment benefit, separation pay. ¹																																		
Weekly unemployment benefit— Service requirement:	(1) Continuous employment with the terminated employer in the two consecutive calendar quarters immediately preceding the quarter in which he ceases business; and (2) employment, not necessarily continuous, with him in four of the eight calendar quarters immediately preceding the terminating quarter.																																		
Waiting period:	None.																																		
Basic benefit amount (excluding State UI benefits):	Based on average weekly wage, as follows:																																		
	<table border="0" style="width: 100%;"> <thead> <tr> <th style="text-align: left;">Average weekly wage</th> <th style="text-align: right;">Weekly amount</th> </tr> </thead> <tbody> <tr> <td>Under \$55 -----</td> <td style="text-align: right;">\$12.50</td> </tr> <tr> <td>\$55 and under \$65 -----</td> <td style="text-align: right;">15.00</td> </tr> <tr> <td>\$65 and under \$75 -----</td> <td style="text-align: right;">17.50</td> </tr> <tr> <td>\$75 and under \$85 -----</td> <td style="text-align: right;">20.00</td> </tr> <tr> <td>\$85 and under \$95 -----</td> <td style="text-align: right;">22.50</td> </tr> <tr> <td>\$95 and over -----</td> <td style="text-align: right;">25.00</td> </tr> </tbody> </table>	Average weekly wage	Weekly amount	Under \$55 -----	\$12.50	\$55 and under \$65 -----	15.00	\$65 and under \$75 -----	17.50	\$75 and under \$85 -----	20.00	\$85 and under \$95 -----	22.50	\$95 and over -----	25.00																				
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\$95 and over -----	25.00																																		
Dependents' allowance:	None.																																		
Maximum plan payment:	Same as basic benefit amount, see above.																																		
Duration:	Based on years of continuous service with the terminated employer as follows:																																		
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¹ Separation pay is payable to all eligible workers, but unemployment benefits are payable only for weeks of unemployment during the year following the closing of the plant.

Supplementary Unemployment—Severance Benefits Fund, ILGWU,
of Various Employers in the Apparel and Related Industries
and the International Ladies' Garment Workers' Union—Continued

	The maximum number of weekly payments shall not be reduced because of subsequent employment; however, an employee is not eligible to receive benefits after the 52d week following the date employment terminated.						
Separation pay— Service require- ment:	(1) Continuous employment with the terminated employer in the two consecutive calendar quarters immediately preceding the quarter in which he ceases business; and (2) employment, not necessarily continuous, with him in four of the eight calendar quarters immediately preceding the termination quarter.						
When payable:	If employer goes out of business.						
Amount:	Based on years of continuous service with the terminated employer as follows:						
	Shall be entitled to receive the following severance benefit if his average weekly wage is:						
	Years of continuous service	Under \$55.00	\$55.00 to \$65.00	\$65.00 to \$75.00	\$75.00 to \$85.00	\$85.00 to \$95.00	\$95.00 and over
	1/2 to 2 -----	\$12.50	\$15.00	\$17.50	\$20.00	\$22.50	\$25.00
	2 -----	25.00	30.00	35.00	40.00	45.00	50.00
	3 -----	37.50	45.00	52.50	60.00	67.50	75.00
	4 -----	50.00	60.00	70.00	80.00	90.00	100.00
	5 -----	62.50	75.00	87.50	100.00	112.50	125.00
	6 -----	75.00	90.00	105.00	120.00	135.00	150.00
	7 -----	87.50	105.00	122.50	140.00	157.50	175.00
	8 -----	100.00	120.00	140.00	160.00	180.00	200.00
	9 -----	112.50	135.00	157.50	180.00	202.50	225.00
	10 -----	125.00	150.00	175.00	200.00	225.00	250.00
	11 -----	137.50	165.00	192.50	220.00	247.50	275.00
	12 -----	150.00	180.00	210.00	240.00	270.00	300.00
	13 -----	162.50	195.00	227.50	260.00	292.50	325.00
	14 -----	175.00	210.00	245.00	280.00	315.00	350.00
	15 -----	187.50	225.00	262.50	300.00	337.50	375.00
	16 and over ---	200.00	240.00	280.00	320.00	360.00	400.00
Company contribution:	One-half of 1 percent of payroll.						
Plan adminis- tration:	Jointly: Companies and union.						
Financial status of fund as of Dec. 31, 1961:	Total assets -----						\$12,679,482
	Total benefit payments in preceding year -----						1,458,305
	Total contributions in preceding year -----						4,915,653
	Number of employees during year -----						386,033

Supplemental Unemployment Benefit Plan of Ford Motor Co.—Inter-
national Union, United Automobile, Aerospace and Agricultural
Implement Workers of America

Type of plan:	Pooled fund.																																																																																			
Benefits:	Weekly unemployment benefit, short workweek benefit, separation pay, moving allowance, and hospital, surgical, and medical benefits. ¹																																																																																			
Credit units:	<p>One-half unit accumulated for each week of partial or full pay; maximum—52.</p> <p>One unit cancelled per week of unemployment benefit, except when the value of the fund, which is determined by dividing the market value of the assets in the fund by the number of active employees and laid-off employees with credit units, is less than \$272 per worker, the rate of credit unit cancellation is increased according to the seniority of the laid-off worker, as follows:</p> <table style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th rowspan="2">Value of fund per worker for week benefit is payable</th> <th colspan="6">Credit units cancelled if seniority of worker is—</th> </tr> <tr> <th>1 to 5 years</th> <th>5 to 10 years</th> <th>10 to 15 years</th> <th>15 to 20 years</th> <th>20 to 25 years</th> <th>25 years and over</th> </tr> </thead> <tbody> <tr> <td>\$243.20 and under \$272.00 ---</td> <td>1.11</td> <td>1.00</td> <td>1.00</td> <td>1.00</td> <td>1.00</td> <td>1.00</td> </tr> <tr> <td>\$214.40 and under \$243.20 ---</td> <td>1.25</td> <td>1.11</td> <td>1.00</td> <td>1.00</td> <td>1.00</td> <td>1.00</td> </tr> <tr> <td>\$185.60 and under \$214.40 ---</td> <td>1.43</td> <td>1.25</td> <td>1.11</td> <td>1.00</td> <td>1.00</td> <td>1.00</td> </tr> <tr> <td>\$156.80 and under \$185.60 ---</td> <td>1.67</td> <td>1.43</td> <td>1.24</td> <td>1.11</td> <td>1.00</td> <td>1.00</td> </tr> <tr> <td>\$128.00 and under \$156.80 ---</td> <td>2.00</td> <td>1.67</td> <td>1.43</td> <td>1.25</td> <td>1.11</td> <td>1.00</td> </tr> <tr> <td>\$99.20 and under \$128.00 ----</td> <td>2.50</td> <td>2.00</td> <td>1.67</td> <td>1.43</td> <td>1.25</td> <td>1.11</td> </tr> <tr> <td>\$70.40 and under \$99.20 -----</td> <td>3.33</td> <td>2.50</td> <td>2.00</td> <td>1.67</td> <td>1.43</td> <td>1.25</td> </tr> <tr> <td>\$41.60 and under \$70.40 -----</td> <td>5.00</td> <td>3.33</td> <td>2.50</td> <td>2.00</td> <td>1.67</td> <td>1.43</td> </tr> <tr> <td>\$12.80 and under \$41.60 -----</td> <td>10.00</td> <td>5.00</td> <td>3.33</td> <td>2.50</td> <td>2.00</td> <td>1.67</td> </tr> <tr> <td>Under \$12.80 -----</td> <td colspan="6">No benefit payable -----</td> </tr> </tbody> </table> <p>When a worker collects an unscheduled "short workweek" benefit only one-half of the number of credit units required to be cancelled, as shown in above table, is cancelled if the worker earned an amount equal to at least 62 percent of his weekly straight-time wage plus \$1.50 for each dependent up to 4; no credit unit is cancelled if he receives a scheduled "short workweek" benefit or an unscheduled one for a period of less than 3 hours. A full week's benefit is paid to workers with some credit units, but fewer than the number required for a full week's benefit.</p>	Value of fund per worker for week benefit is payable	Credit units cancelled if seniority of worker is—						1 to 5 years	5 to 10 years	10 to 15 years	15 to 20 years	20 to 25 years	25 years and over	\$243.20 and under \$272.00 ---	1.11	1.00	1.00	1.00	1.00	1.00	\$214.40 and under \$243.20 ---	1.25	1.11	1.00	1.00	1.00	1.00	\$185.60 and under \$214.40 ---	1.43	1.25	1.11	1.00	1.00	1.00	\$156.80 and under \$185.60 ---	1.67	1.43	1.24	1.11	1.00	1.00	\$128.00 and under \$156.80 ---	2.00	1.67	1.43	1.25	1.11	1.00	\$99.20 and under \$128.00 ----	2.50	2.00	1.67	1.43	1.25	1.11	\$70.40 and under \$99.20 -----	3.33	2.50	2.00	1.67	1.43	1.25	\$41.60 and under \$70.40 -----	5.00	3.33	2.50	2.00	1.67	1.43	\$12.80 and under \$41.60 -----	10.00	5.00	3.33	2.50	2.00	1.67	Under \$12.80 -----	No benefit payable -----					
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¹ The hospital, surgical, and medical benefits coverage provided for active employees is extended to laid-off employees for a period equal to 1 calendar month of layoff for each 4 weeks of weekly supplemental unemployment benefits to which employees would be entitled as of the last day of work prior to layoff. For a description of benefits, see Digest of One Hundred Selected Health and Insurance Plans Under Collective Bargaining, Winter 1961-62 (BLS Bulletin 1330, 1962), pp. 120-125.

Supplemental Unemployment Benefit Plan of Ford Motor Co.—Inter-
national Union, United Automobile, Aerospace and Agricultural
Implement Workers of America—Continued

Weekly unemploy- ment benefit— Service require- ment:	1 year.
Waiting period:	1 week during each benefit year, if required by applicable State unemployment insurance law.
Basic benefit amount (including State UI benefits):	62 percent of before-tax wage. When the value of the fund per employee for any 1 week is at least \$12.80 but under \$41.60, the benefit amount for such week is reduced by 20 percent or to \$5, whichever is greater; if the value of the fund is less than \$12.80 per employee, no benefit is paid.
Dependents ¹ allowance:	\$1.50 for each dependent; maximum—\$6.
Maximum plan payment:	\$40, including dependents ¹ allowances.
Maximum duration:	52 weeks for each benefit year.
Short workweek benefit— Service require- ment:	1 year.
Amount: ²	<u>Scheduled short workweek</u> ³ —65 percent of base hourly wage rate, including cost-of-living allowance, times difference between the number of paid hours and 40. <u>Unscheduled short workweek</u> ³ —50 percent of base hourly wage rate, including cost-of-living allowance, times difference between the number of paid hours and 40.
Separation pay— Service require- ment:	2 years. Worker must be laid off or, without being eligible for a retirement benefit, be totally and permanently disabled or retired after age 60.

² Employees who work less than 40 hours but earn too little to become ineligible for State unemployment insurance benefits have the option of having their benefits computed according to the short workweek benefit formula (with State unemployment insurance benefits and earnings from other employers taken into account) or according to the weekly unemployment benefit formula.

³ A scheduled short workweek is one scheduled by management to adjust production due to customer demand; all others are termed "unscheduled short workweeks."

Supplemental Unemployment Benefit Plan of Ford Motor Co.—Inter-
national Union, United Automobile, Aerospace and Agricultural
Implement Workers of America—Continued

When payable:

After layoff of 1 year at worker's option.

After layoff of less than 1 year, at company's option, based on company's determination of worker's prospects for reemployment.

Worker must apply for separation pay within the 24-month period following commencement of his separation period.

Amount:

Lump-sum payment based on years of service, as follows:

Years of service	Number of hours' pay ¹	Years of service	Number of hours' pay ¹
2 and under 3 -----	50	17 and under 18 -----	600
3 and under 4 -----	75	18 and under 19 -----	656
4 and under 5 -----	100	19 and under 20 -----	713
5 and under 6 -----	125	20 and under 21 -----	775
6 and under 7 -----	156	21 and under 22 -----	838
7 and under 8 -----	188	22 and under 23 -----	900
8 and under 9 -----	219	23 and under 24 -----	969
9 and under 10 -----	250	24 and under 25 -----	1,038
10 and under 11 -----	288	25 and under 26 -----	1,113
11 and under 12 -----	325	26 and under 27 -----	1,188
12 and under 13 -----	363	27 and under 28 -----	1,263
13 and under 14 -----	406	28 and under 29 -----	1,338
14 and under 15 -----	450	29 and under 30 -----	1,413
15 and under 16 -----	500	30 and over -----	1,500
16 and under 17 -----	550		

¹ If the value of the fund as of the date of application is less than \$160 per worker, the amount of separation pay is reduced 1 percent for each \$1.60 that the value is below \$160.

Amount reduced by most recent unemployment benefit payments, moving allowance, and any payment financed in whole or in part by the company which the worker received on or after his last day of employment with respect to any layoff or separation (other than the State unemployment insurance benefit or a benefit payable under the Social Security Act).

Moving allowance:

Lump-sum payment equal to the greater of the worker's unused credit units times 40 or the separation pay to which he is entitled but subject to the following maximum amounts:

Supplemental Unemployment Benefit Plan of Ford Motor Co.—Inter-
national Union, United Automobile, Aerospace and Agricultural
Implement Workers of America—Continued

	<u>Maximum allowance for ¹—</u>		
	Miles between plant locations	Single employee	Married employee
	50 and under 100 -----	\$55	\$180
	100 and under 300 -----	75	220
	300 and under 500 -----	105	290
	500 and under 1,000 -----	155	420
	1,000 and over -----	215	580
	¹ Amount reduced by any relocation allowance provided under Federal or State laws and deducted from subsequent separation pay.		
Company contribution— Maximum:	5 cents per hour paid.		
Maximum funding:	Company contributes only the amount required to maintain the market value of the assets in the fund at a level determined each month by multiplying the average full benefit rate by 16, and this result by the sum of the numbers of active employees and laid-off employees with credit units. Amount of company contribution reduced by cost of hospital, surgical, and medical insurance benefits for laid-off workers, and amounts paid by company to provide moving allowances to laid-off employees.		
Plan adminis- tration:	Company.		
Financial status of fund as of Dec. 31, 1961:	Total assets -----	\$39,544,343	
	Total benefit payments in preceding year -----	8,466,270	
	Total contributions in preceding year -----	7,529,671	
	Number of employees during year -----	121,879	

Supplemental Unemployment Benefit Plan of Goodyear Tire and
Rubber Co.—United Rubber, Cork, Linoleum and
Plastic Workers of America¹

Type of plan:	Pooled fund.																																																																	
Benefits:	Weekly unemployment benefit, short workweek benefit, separation pay.																																																																	
Credit units:	<p>One-half unit accumulated per week of pay; maximum—the number of weekly State unemployment insurance benefits payable during year but not more than 39 units.</p> <p>One unit cancelled for each week of weekly unemployment benefit or short workweek benefit, except when the fund's financial position is less than 80 percent of maximum funding, the rate of credit unit cancellation is increased according to the seniority of the laid-off worker, as follows:</p> <table style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th rowspan="2">Fund's financial position as a percent of maximum funding</th> <th colspan="5">Credit units cancelled if seniority of worker is—</th> </tr> <tr> <th>1 to 5 years</th> <th>5 to 10 years</th> <th>10 to 15 years</th> <th>15 to 20 years</th> <th>20 years and over</th> </tr> </thead> <tbody> <tr> <td>70 and under 80 percent -----</td> <td>1.15</td> <td>1.00</td> <td>1.00</td> <td>1.00</td> <td>1.00</td> </tr> <tr> <td>60 and under 70 percent -----</td> <td>1.30</td> <td>1.15</td> <td>1.00</td> <td>1.00</td> <td>1.00</td> </tr> <tr> <td>50 and under 60 percent -----</td> <td>1.50</td> <td>1.30</td> <td>1.15</td> <td>1.00</td> <td>1.00</td> </tr> <tr> <td>40 and under 50 percent -----</td> <td>2.00</td> <td>1.50</td> <td>1.30</td> <td>1.15</td> <td>1.00</td> </tr> <tr> <td>30 and under 40 percent -----</td> <td>2.50</td> <td>2.00</td> <td>1.50</td> <td>1.30</td> <td>1.15</td> </tr> <tr> <td>20 and under 30 percent -----</td> <td>3.33</td> <td>2.50</td> <td>2.00</td> <td>1.50</td> <td>1.30</td> </tr> <tr> <td>10 and under 20 percent -----</td> <td>5.00</td> <td>3.33</td> <td>2.50</td> <td>2.00</td> <td>1.50</td> </tr> <tr> <td>4 and under 10 percent -----</td> <td>7.50</td> <td>5.00</td> <td>3.33</td> <td>2.50</td> <td>2.00</td> </tr> <tr> <td>Under 4 percent -----</td> <td colspan="5">No benefit payable -----</td> </tr> </tbody> </table>	Fund's financial position as a percent of maximum funding	Credit units cancelled if seniority of worker is—					1 to 5 years	5 to 10 years	10 to 15 years	15 to 20 years	20 years and over	70 and under 80 percent -----	1.15	1.00	1.00	1.00	1.00	60 and under 70 percent -----	1.30	1.15	1.00	1.00	1.00	50 and under 60 percent -----	1.50	1.30	1.15	1.00	1.00	40 and under 50 percent -----	2.00	1.50	1.30	1.15	1.00	30 and under 40 percent -----	2.50	2.00	1.50	1.30	1.15	20 and under 30 percent -----	3.33	2.50	2.00	1.50	1.30	10 and under 20 percent -----	5.00	3.33	2.50	2.00	1.50	4 and under 10 percent -----	7.50	5.00	3.33	2.50	2.00	Under 4 percent -----	No benefit payable -----				
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Service requirement:	1 year.																																																																	
Waiting period:	1 week during each benefit year, if required by applicable State unemployment insurance law.																																																																	
Basic benefit amount (including State UI benefits):	65 percent of after-tax wage.																																																																	
Dependents' allowance:	\$2 for each dependent; maximum—\$8.																																																																	

¹ This summary does not reflect the changes in the plan negotiated in late April 1963.

Supplemental Unemployment Benefit Plan of Goodyear Tire and
Rubber Co.—United Rubber, Cork, Linoleum and
Plastic Workers of America¹—Continued

Maximum plan payment:	\$35, plus dependents' allowances while receiving State unemployment insurance benefits; \$57 plus dependents' allowances while not receiving State unemployment insurance benefits.								
Maximum duration:	Maximum duration of State unemployment insurance benefits but not less than 26 weeks or more than 39 weeks during each benefit year. ²								
Short workweek benefit ³									
Service requirement:	1 year.								
Basic benefit amount (including wages paid by company):	65 percent of after-tax wage.								
Dependents' allowance:	\$2 for each dependent; maximum—\$8.								
Maximum plan payment:	\$57 plus dependents' allowance.								
Separation pay—									
Service requirement:	5 years.								
When payable:	After layoff of 2 years.								
Amount:	Lump-sum payment based on service, as follows:								
	<table style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th style="text-align: center;">Years of service</th> <th style="text-align: center;">Percent of career earnings</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">15 or more -----</td> <td style="text-align: center;">3</td> </tr> <tr> <td style="text-align: center;">10 to 15 -----</td> <td style="text-align: center;">2 1/2</td> </tr> <tr> <td style="text-align: center;">5 to 10 -----</td> <td style="text-align: center;">2</td> </tr> </tbody> </table>	Years of service	Percent of career earnings	15 or more -----	3	10 to 15 -----	2 1/2	5 to 10 -----	2
Years of service	Percent of career earnings								
15 or more -----	3								
10 to 15 -----	2 1/2								
5 to 10 -----	2								
	Amount reduced by most recent unemployment benefit payments.								

² Plan payments are made for 26 weeks or for duration of State unemployment insurance benefits whichever is a longer period; maximum—39 weeks.

³ This benefit is payable to employees on a standard 8-hour day who were scheduled for or offered work for less than 23 hours during the week, and to employees on a standard 6-hour day who were scheduled for or offered work for less than 21 hours during the week.

Supplemental Unemployment Benefit Plan of Goodyear Tire and
Rubber Co.—United Rubber, Cork, Linoleum and
Plastic Workers of America¹—Continued

Company contribution— Maximum:	3 cents for each hour paid.										
Maximum funding:	Company contributes only amount required to maintain the market value of the assets in the fund at a level determined each month by multiplying \$4,400,000 (the maximum funding for July 1956) by a fraction, the numerator of which is the sum of the numbers of active employees and laid-off employees potentially eligible for benefits and the denominator is 23,760 employees.										
Plan administration:	Company only.										
Financial status of fund as of June 30, 1961:	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 70%;">Total assets -----</td> <td style="text-align: right;">\$3,693,763</td> </tr> <tr> <td>Total benefit payments in preceding year -----</td> <td style="text-align: right;">836,177</td> </tr> <tr> <td>Total contributions in preceding year -----</td> <td style="text-align: right;">348,907</td> </tr> <tr> <td colspan="2" style="padding-top: 10px;">Number of employees during year -----</td> </tr> <tr> <td></td> <td style="text-align: right;">21,222</td> </tr> </table>	Total assets -----	\$3,693,763	Total benefit payments in preceding year -----	836,177	Total contributions in preceding year -----	348,907	Number of employees during year -----			21,222
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Supplemental Unemployment Benefit Plan of Ideal Cement Co.—United
Cement, Lime and Gypsum Workers International Union

Type of plan:	Pooled fund.																																			
Benefits:	Weekly unemployment benefit, short workweek benefit, separation pay, temporary occupational disability benefit for active workers. ¹																																			
Credit units:	<p>One-half unit accumulated for each week of pay; maximum—52.</p> <p>One unit cancelled for each week of unemployment benefit and one-half unit for each short workweek benefit, except when the value of the fund is less than 33 percent of maximum funding, the rate of credit unit cancellation is increased according to the seniority of the laid-off worker as follows:</p> <table style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th rowspan="2">Value of fund as percent of maximum funding</th> <th colspan="3">Credit units cancelled for each week of benefit if employee's seniority is—</th> </tr> <tr> <th>1 and under 8 years</th> <th>8 and under 15 years</th> <th>15 years and over</th> </tr> </thead> <tbody> <tr> <td>27 and under 33 percent ---</td> <td>1.2</td> <td>1.0</td> <td>1.0</td> </tr> <tr> <td>20 and under 27 percent ---</td> <td>1.5</td> <td>1.2</td> <td>1.0</td> </tr> <tr> <td>14 and under 20 percent ---</td> <td>2.0</td> <td>1.5</td> <td>1.2</td> </tr> <tr> <td>10 and under 14 percent ---</td> <td>2.5</td> <td>2.0</td> <td>1.5</td> </tr> <tr> <td>7 and under 10 percent ----</td> <td>3.0</td> <td>2.5</td> <td>2.0</td> </tr> <tr> <td>3 and under 7 percent -----</td> <td>5.0</td> <td>3.0</td> <td>2.5</td> </tr> <tr> <td>Under 3 percent -----</td> <td colspan="3">No benefit payable -----</td> </tr> </tbody> </table> <p>The number of credit units to be cancelled for short workweek benefit when value of fund is less than 33 percent is determined according to above table at the ratio of one-half to one.</p> <p>A proportionate benefit is paid to workers with fewer credit units than required for a full week's benefit.</p>	Value of fund as percent of maximum funding	Credit units cancelled for each week of benefit if employee's seniority is—			1 and under 8 years	8 and under 15 years	15 years and over	27 and under 33 percent ---	1.2	1.0	1.0	20 and under 27 percent ---	1.5	1.2	1.0	14 and under 20 percent ---	2.0	1.5	1.2	10 and under 14 percent ---	2.5	2.0	1.5	7 and under 10 percent ----	3.0	2.5	2.0	3 and under 7 percent -----	5.0	3.0	2.5	Under 3 percent -----	No benefit payable -----		
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Service requirement:	1 year.																																			
Waiting period:	1 week during each benefit year.																																			
Basic benefit amount (including State UI benefits and dependents' allowance):	<p>Based on earnings and number of dependents, as follows:</p> <table style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th rowspan="2">Number of dependents</th> <th colspan="2">Straight-time hourly wage times—</th> </tr> <tr> <th>While receiving State UI benefits</th> <th>While not receiving State UI benefits</th> </tr> </thead> <tbody> <tr> <td>None -----</td> <td>24</td> <td>12</td> </tr> <tr> <td>1 -----</td> <td>25</td> <td>13</td> </tr> <tr> <td>2 and over -----</td> <td>26</td> <td>14</td> </tr> </tbody> </table>	Number of dependents	Straight-time hourly wage times—		While receiving State UI benefits	While not receiving State UI benefits	None -----	24	12	1 -----	25	13	2 and over -----	26	14																					
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Dependents' allowance:	See above table.																																			

¹ Weekly unemployment benefits are also payable to employees who become disabled while on layoff and are ineligible for both accident and sickness benefits and State disability benefits.

Supplemental Unemployment Benefit Plan of Ideal Cement Co.—United
Cement, Lime and Gypsum Workers International Union—Continued

Maximum plan payment:	\$40, including dependents' allowances.		
Maximum duration:	52 weeks during each benefit year.		
Short workweek benefit—			
Service requirement:	1 year.		
Amount:	100 percent of regular straight-time hourly wage rate times the difference between the number of hours worked and 32 hours.		
Separation pay—			
Service requirement:	2 years.		
When payable:	Termination of employment caused by layoff of 2 or more years, by plant or department closing, or upon retirement caused by disability, or after age 65 and not eligible for a disability or normal retirement benefit.		
	Worker must apply within the 1-year period following date of employer's termination notice to him.		
Amount:	Lump-sum payment based on employee's length of service, eligibility for an early retirement benefit, and the cash value of the fund, as follows:		
	<u>Value of the fund as a percent of maximum funding</u>		
	33	20 and under 33	Under 20
Employee is	Separation pay for each year of credited service		
Eligible for an early retirement benefit.	15 times straight-time hourly wage.	10 times straight-time hourly wage.	None.
Ineligible for an early retirement benefit.	35 times straight-time hourly wage.	25 times straight-time hourly wage.	None.
Temporary occupational disability benefits—			
Service requirement:	1 year.		
Amount (including Workmen's Compensation benefit):	\$55.		
Duration:	26 weeks during each disability.		

Supplemental Unemployment Benefit Plan of Ideal Cement Co.—United
Cement, Lime and Gypsum Workers International Union—Continued

Company contribution:											
Maximum:	7 cents for each hour paid when the current cash value of the fund for the month is less than 50 percent of maximum funding; 6 cents for each hour worked when the current cash value of the fund is at least 50 percent but less than $66\frac{2}{3}$ percent; and 5 cents for each hour paid when the cash value is at least $66\frac{2}{3}$ percent of maximum funding.										
Maximum funding:	The product of \$225 times total number of active employees and laid-off employees eligible for benefits.										
Plan administration:	Jointly: Company and union.										
Financial status of fund as of Dec. 31, 1962:	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">Total assets -----</td> <td style="text-align: right;">\$224,490</td> </tr> <tr> <td>Total benefit payments in preceding year -----</td> <td style="text-align: right;">116,868</td> </tr> <tr> <td>Total contributions in preceding year -----</td> <td style="text-align: right;">155,825</td> </tr> <tr> <td colspan="2" style="padding-top: 10px;">Number of employees during year -----</td> </tr> <tr> <td></td> <td style="text-align: right;">1,654</td> </tr> </table>	Total assets -----	\$224,490	Total benefit payments in preceding year -----	116,868	Total contributions in preceding year -----	155,825	Number of employees during year -----			1,654
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Number of employees during year -----											
	1,654										

NMU Employment Security Plan of Maritime Industry, Various Atlantic and
Gulf Coasts Employers—National Maritime Union of America

Type of plan:	Pooled fund.
Benefits:	Weekly unemployment benefit, ¹ separation pay, weekly temporary disability benefit for active workers.
Weekly unemployment benefit— Service requirement:	200 days' employment in preceding 3 years. ²
Waiting period:	None. Unemployment must last at least 7 days, except if it follows a paid vacation, benefits commence on the day following the last day for which vacation benefits were paid.
Basic benefit amount (excluding State UI benefits):	\$25 while receiving State unemployment insurance benefit; \$40 while not receiving State unemployment insurance benefit.
Dependents' allowance:	None.
Maximum plan payment:	Same as "basic benefit amount;" see above.
Maximum duration:	8 weeks for each period of unemployment.
Separation pay— Service requirement:	60 days of continuous employment with one employer and 200 days' employment with participating employers in preceding 3 years.
When payable:	When employment terminates because of loss, sale, transfer, and reduction of complement, or a layup exceeding 90 days, and seaman is otherwise entitled to permanent employment and has accepted transportation or has registered for open employment.

¹ In addition to being payable during periods of unemployment caused by layoffs, this benefit is payable (a) if unemployment is caused by the seaman's having to leave berth or extend a leave of absence to make arrangements to care for a disabled spouse or because of a death in the family or by involvement in legal proceedings which require the seaman's presence ashore, or (b) if unemployment follows a vacation or recovery from a disability which caused the worker to leave a vessel.

² To qualify for weekly unemployment benefits immediately following a paid vacation, the seaman must have had 1 full year of continuous employment with the same employer.

NMU Employment Security Plan of Maritime Industry, Various Atlantic and
Gulf Coasts Employers—National Maritime Union of America—Continued

Amount:	Lum-sum payment based on service, as follows:	
	Duration of continuous employment	Number of hours' pay
	60 days and under 180 days -----	15
	180 days and under 2 years -----	30
	2 years and under 3 years -----	35
	3 years and under 4 years -----	40
	4 years and under 5 years -----	45
	5 years and under 6 years -----	50
	6 years and under 7 years -----	55
	7 years and under 8 years -----	60
	8 years and under 9 years -----	65
	9 years and under 10 years -----	70
	10 years and under 11 years -----	75
	11 years and over -----	80
Weekly temporary disability benefit for active workers ³ —		
Service requirement:	200 days' employment with participating employers in preceding 3 years.	
Waiting period:	None.	
Amount:	\$40.	
Maximum duration:	18 weeks (13 weeks while disabled plus 5 weeks immediately following termination of disability).	
Company contribution:	25 cents for each day worked.	
Plan administration:	Jointly: Employers and union.	
Financial status of fund as of Dec. 31, 1961:	Total assets -----	\$ 8,539,523
	Total benefit payments in preceding year ----	863,785
	Total contributions in preceding year -----	1,698,311
	Number of employees during year -----	35,000

³ Benefit not payable for a disability that causes seaman to leave ship but is payable for one that prevents him from reshipping; also not payable during any period seaman collects in-hospital accident and sickness benefits provided under the NMU Welfare Plan and during any period that the worker collects disability benefits under any applicable State law.

Supplemental Unemployment Benefit Plan of United States Steel Corp.—
United Steelworkers of America

Type of plan:	Pooled fund.								
Benefits:	Weekly unemployment benefit, short workweek benefit, moving allowance. ¹								
Credit units:	One-half unit accumulated for each week of partial or full pay and for each week of compensable disability; maximum—52. One unit cancelled for each week of unemployment benefit, except only one-half unit cancelled if weekly benefit amount is reduced because of earnings from other employers. A proportionate benefit is paid to workers with fewer credit units than required for a full week's benefit. Weeks for which worker receives "short workweek benefit" does not affect number of units credited or cancelled.								
Weekly unemployment benefit— Service requirement:	2 years.								
Waiting period:	1 week during each benefit year.								
Basic benefit amount (including State UI benefits):	24 times the average straight-time hourly pay (60 percent of before-tax wage). When the fund is less than 35 percent of maximum financing, the weekly benefit payment is reduced as follows:								
	<table border="0"> <thead> <tr> <th style="text-align: center;">Percent of maximum financing</th> <th style="text-align: center;">Percent reduction in weekly benefit payment</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">25 and under 35 percent -----</td> <td style="text-align: center;">40</td> </tr> <tr> <td style="text-align: center;">15 and under 25 percent -----</td> <td style="text-align: center;">70</td> </tr> <tr> <td style="text-align: center;">Under 15 percent -----</td> <td style="text-align: center;">No benefit payable</td> </tr> </tbody> </table>	Percent of maximum financing	Percent reduction in weekly benefit payment	25 and under 35 percent -----	40	15 and under 25 percent -----	70	Under 15 percent -----	No benefit payable
Percent of maximum financing	Percent reduction in weekly benefit payment								
25 and under 35 percent -----	40								
15 and under 25 percent -----	70								
Under 15 percent -----	No benefit payable								
Dependents' allowance:	\$ 1.50 for each dependent; maximum—\$ 6.								
Maximum plan payment:	\$ 37.50 plus dependents' allowances, while receiving State unemployment insurance benefits; \$ 60, plus dependents' allowances, while not receiving State unemployment insurance benefits.								
Maximum duration:	52 weeks during each benefit year.								

¹ When a plant closes, workers, within the 90-day period following such closing, may elect to either (1) collect severance pay allowance provided under the collective bargaining agreement or, (2) go on layoff and collect the weekly unemployment benefit provided under the supplemental unemployment benefit plan.

Weekly unemployment benefits are also payable to employees who become disabled while on layoff and after their weekly accident and sickness benefit coverage under the collectively bargained health and insurance program has ceased.

Supplemental Unemployment Benefit Plan of United States Steel Corp.—
United Steelworkers of America—Continued

Short workweek benefit—																					
Service requirement:	2 years.																				
Amount:	100 percent of standard hourly wage rate, excluding cost-of-living allowance, times the difference between the number of hours worked and 32 hours.																				
Moving allowance:	Lump-sum payment based on distance of move and marital status as follows:																				
	<table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th rowspan="2" style="text-align: center;">Miles between plant locations</th> <th colspan="2" style="text-align: center;">Allowance¹ for—</th> </tr> <tr> <th style="text-align: center;">Single employee</th> <th style="text-align: center;">Married employee</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">50 and under 100 -----</td> <td style="text-align: center;">\$55</td> <td style="text-align: center;">\$180</td> </tr> <tr> <td style="text-align: center;">100 and under 300 -----</td> <td style="text-align: center;">75</td> <td style="text-align: center;">220</td> </tr> <tr> <td style="text-align: center;">300 and under 500 -----</td> <td style="text-align: center;">105</td> <td style="text-align: center;">290</td> </tr> <tr> <td style="text-align: center;">500 and under 1,000 -----</td> <td style="text-align: center;">155</td> <td style="text-align: center;">420</td> </tr> <tr> <td style="text-align: center;">1,000 and over -----</td> <td style="text-align: center;">215</td> <td style="text-align: center;">580</td> </tr> </tbody> </table>	Miles between plant locations	Allowance ¹ for—		Single employee	Married employee	50 and under 100 -----	\$55	\$180	100 and under 300 -----	75	220	300 and under 500 -----	105	290	500 and under 1,000 -----	155	420	1,000 and over -----	215	580
Miles between plant locations	Allowance ¹ for—																				
	Single employee	Married employee																			
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500 and under 1,000 -----	155	420																			
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	<p>¹ Amount reduced by any relocation allowance provided under Federal or State law.</p>																				
Company contribution—	9½ cents for each hour worked (4½ cents is paid in cash and 5 cents is held in contingent liability until a specified level of total finances is reached; thereafter the entire obligation is in the form of contingent liability).																				
Maximum:																					
Maximum financing:	When the amount of finances per employee reaches the maximum financing level (the lesser of (a) the amount determined by multiplying 12½ cents times the total number of hours worked by the employees during a previous 12-month period, or (b) 100 times the average monthly benefits paid during the previous 5 years) 4.5 cents per hour becomes available for the payment of benefits under the SUB Plan or the Savings and Vacation Plan, wherever needed first.																				
Plan administration:	Company only.																				
Financial status of fund as of Dec. 31, 1961:	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">Total assets</td> <td style="text-align: right;">(2)</td> </tr> <tr> <td>Total benefit payments in preceding year</td> <td style="text-align: right;">\$ 10,384,201</td> </tr> <tr> <td>Total contributions in preceding year</td> <td style="text-align: right;">11,342,808</td> </tr> <tr> <td colspan="2"> </td> </tr> <tr> <td style="text-align: right;">Number of employees during year</td> <td style="text-align: right;">151,829</td> </tr> </table>	Total assets	(2)	Total benefit payments in preceding year	\$ 10,384,201	Total contributions in preceding year	11,342,808			Number of employees during year	151,829										
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² Total assets of \$1,325,216 were reported on the D-2 financial report filed with the Department of Labor's Office of Welfare and Pension Plans; however, this amount does not include the company's contingent liability.

Security Benefit Plan of Pittsburgh Plate Glass Co.—United Glass and
Ceramic Workers of North America

Type of plan:	Individual account.								
Benefits:	Weekly unemployment benefit, separation pay, weekly temporary disability benefit for active workers, death benefit.								
Weekly unemployment benefit—									
Service requirement:	1 year.								
Waiting period:	None.								
Basic benefit amount (excluding State UI benefit):	10 percent of amount in employee's account or \$ 30, whichever is the lesser.								
Dependents' allowance:	None.								
Maximum plan payment:	\$ 30.								
Maximum duration:	Until balance in account is exhausted.								
Separation pay—									
Service requirement:	2 months.								
When payable:	When employment terminates for any reason, including retirement or death.								
Amount:	Lump-sum payment of balance in account.								
Weekly temporary disability benefit for active workers—									
Service requirement:	1 year.								
Waiting period:	2 weeks.								
Basic benefit amount (excluding State UI benefit):	Lesser of 10 percent of amount in employee's account and \$ 30. Benefit for first 2 weeks (waiting period) made in lump-sum payment.								
Death benefit:	Balance in employee's account.								
Company contribution:	10 cents for each hour worked.								
	When balance in worker's account is \$600 or more, the company's contribution is used to provide additional vacation pay.								
Plan administration:	Company only.								
Financial status of fund as of Dec. 31, 1961: ¹	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 70%;">Total assets -----</td> <td style="text-align: right;">\$ 3,913,655</td> </tr> <tr> <td>Total benefit payments in preceding year -----</td> <td style="text-align: right;">736,321</td> </tr> <tr> <td>Total contributions in preceding year -----</td> <td style="text-align: right;">341,974</td> </tr> <tr> <td style="text-align: center;">Number of employees during year -----</td> <td style="text-align: right;">8,193</td> </tr> </table>	Total assets -----	\$ 3,913,655	Total benefit payments in preceding year -----	736,321	Total contributions in preceding year -----	341,974	Number of employees during year -----	8,193
Total assets -----	\$ 3,913,655								
Total benefit payments in preceding year -----	736,321								
Total contributions in preceding year -----	341,974								
Number of employees during year -----	8,193								

¹ Data shown are totals for plans reported as Security Benefit Plan Nos. 1, 2, and 3.

Additional Security Benefit Plans of
Plumbing Contractors Association of the City of New York, Long Island and
Westchester County, Inc., and United Association of Journeymen and
Apprentices of the Plumbing and Pipe Fitting Industry of the United
States and Canada, Local Nos. 1, 2, 371, 457, and 775

Type of plan:	Individual account. ¹
Benefits:	Weekly unemployment benefit, separation pay, weekly temporary disability benefit for active workers, death benefit.
Credit units:	Journeymen accumulate 2 units for each 5 days employed; apprentices accumulate 2 units for each 10 days employed. Five units cancelled for each week of unemployment benefit.
Weekly unemployment benefit ² —	
Service requirement:	Journeyman or apprentice status.
Waiting period:	1 week during each benefit year.
Basic benefit amount (excluding State UI benefit):	\$ 50.
Dependents' allowance:	None.
Maximum plan payment:	\$ 50.
Maximum duration:	The lesser of 26 weeks or the number of weeks which equals five-sixths of the units the worker has to his credit.
Separation pay—	
Service requirement:	Journeyman or apprentice status.
When payable:	When leaving industry, becoming self-employed, or accepting employment with a noncontributing employer.
Amount:	\$ 50 monthly for each 5 credit units accrued. When employee leaves industry because of undue hardship, because he is over age 60, or because he is disabled, he receives monthly, \$40 for each 4 credit units until units to his credit are exhausted.

¹ A separate fund is maintained for members of each of the locals.

² Payable only during period worker is collecting State unemployment insurance benefits.

Additional Security Benefit Plans of
 Plumbing Contractors Association of the City of New York, Long Island and
 Westchester County, Inc., and United Association of Journeymen and
 Apprentices of the Plumbing and Pipe Fitting Industry of the United
 States and Canada, Local Nos. 1, 2, 371, 457, and 775—Continued

Weekly temporary disability benefit for active worker ³ —									
Service requirement:	Journeyman or apprentice status.								
Waiting period:	1 week.								
Amount:	\$ 50.								
Maximum duration:	<u>Nonoccupational disability</u> —26 weeks during each disability. <u>Occupational disability</u> —Duration of Workmen's Compensation benefit.								
Death benefit:	Lump-sum payment of \$ 10 for each unit worker had to his credit.								
Company contribution:	\$ 4 for each day worked by journeyman plumber. Employers of apprentice members of Local Union No. 2 contribute an additional \$ 2 for each day worked by covered apprentice.								
Plan administration:	Jointly: Contractors and local union.								
Financial status of fund for year ending in 1961: ⁴	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">Total assets -----</td> <td style="text-align: right;">\$6,997,098</td> </tr> <tr> <td>Total benefit payments in preceding year ----</td> <td style="text-align: right;">2,199,831</td> </tr> <tr> <td>Total contributions in preceding year -----</td> <td style="text-align: right;">3,397,197</td> </tr> <tr> <td style="padding-left: 40px;">Number of employees during year -----</td> <td style="text-align: right;">6,437</td> </tr> </table>	Total assets -----	\$6,997,098	Total benefit payments in preceding year ----	2,199,831	Total contributions in preceding year -----	3,397,197	Number of employees during year -----	6,437
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Total benefit payments in preceding year ----	2,199,831								
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Number of employees during year -----	6,437								

³ Payable only during period worker is collecting temporary disability or Workmen's Compensation benefits and only at the trustees' option.

⁴ Data shown are totals for all 5 funds.