

SUPPLEMENT TO DIGEST OF 100  
SELECTED HEALTH AND INSURANCE PLANS  
UNDER COLLECTIVE BARGAINING, EARLY 1966

# BENEFITS FOR ACTIVE AND RETIRED WORKERS AGE 65 AND OVER, EARLY 1968



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RETIRED WORKERS AGE 65  
AND OVER, EARLY 1968**

**U. S. DEPARTMENT OF LABOR  
Willard Wirtz, Secretary  
BUREAU OF LABOR STATISTICS  
Arthur M. Ross, Commissioner**

**Bulletin No. 1502-1**



## Preface

This bulletin describes the health and life insurance benefits extended in early 1968 to retired workers age 65 and over and the health benefits for active workers in that age group. It supplements Bulletin 1502, Digest of 100 Selected Health and Insurance Plans Under Collective Bargaining, Early 1966, published in September 1966. It also updates the benefits for retirees described in Bulletin 1330, Digest of One Hundred Selected Health and Insurance Plans Under Collective Bargaining, Winter 1961-62.

The 98 plans in this supplement were included in Bulletin 1502; all except one of them were also in Bulletin 1330. They are not presented as typical or model plans, nor as a sample representative of all plans under collective bargaining. They were selected for previous digests because they covered large numbers of workers in major industries, or because of their interest to the general public, as evidenced in inquiries received by the Bureau. The number of workers covered ranged from about one thousand to several hundred thousand.

Private plan benefits supplement Medicare benefits. For a detailed description of services covered and benefits provided by Medicare, see Your Medicare Handbook: Health Insurance Under Social Security, published by the Social Security Administration.

This digest was prepared by Dorothy R. Kittner of the Office of Wages and Industrial Relations.

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# Benefits for Active and Retired Workers Age 65 and Over, Early 1968

## Explanatory Notes

Although the terms used in the Digest are generally self-explanatory, some special definitions and qualifications were required. These are set forth below.

It must be emphasized that a summary of plan benefits necessarily omits some features which may be necessary to make comparisons of benefits provided under different plans. For example, plans sometimes restrict and limit the types or amounts of benefits payable for hospital care and medical treatment of participants with mental and nervous disorders. These restrictions and limitations are not shown in the summaries.

### Benefits summarized

The benefits summarized are those applicable to individuals who, prior to age 65, were provided the benefits described in BLS Bulletin 1502, Digest of 100 Selected Health and Insurance Plans Under Collective Bargaining, Early 1966. Benefits paid for entirely by the employee are included only if available on a group rate basis. Coverage available through conversion to individual premium rate policies is not included in this report.

If benefits are made available outside of the scope of the collectively bargained plan on a group rate basis, they are not described in the summary; a footnote simply indicates that the "company (or union) makes available hospital, surgical, and medical benefits supplementing Medicare benefits at the retiree's expense."

Usually, the worker must be retired by the company or be retired under the provisions of a retirement program to be eligible for plan benefits. Generally, such retirement is based on age and/or service requirements. These qualifications are not shown in the summary.

### Terms

In the "Benefits" column the reimbursement of deductibles and coinsurances not payable by Medicare is identified by a brief description of the Medicare provision. For example, payment by the plan of the initial in-hospital deductible is designated as "\$40 deductible payable during the first 60 days of confinement," and payment of the \$5 daily deductible during the 21st to 100th day of confinement in a nursing home is designated as "\$5 daily deductible for 80 days."

Same as for active workers under age 65 but reduced by Medicare benefits

An "X" following this description of benefits means that the benefits of the negotiated plan plus Medicare benefits equal total negotiated benefits provided active workers under age 65. (However, additional benefits may be provided under Medicare.) When they are not equal, dashes (---) are used.

For a summary of benefits in effect in early 1966 for active workers, see Bulletin 1502, Digest of 100 Selected Health and Insurance Plans Under Collective Bargaining, Early 1966. Changes that have occurred in the benefits described in this Digest are not known.

Same as for dependents under age 65 but reduced by Medicare.

An "X" following this description means that the benefits for dependents differ in type and/or amount from benefits for active workers.

#### Medical expenses and home health services

Unless otherwise noted, these terms refer to expenses and services covered by Medicare.

#### Life insurance when retiring at age 65

The method of reducing the amount provided before retirement is shown, except where a uniform amount is provided to all retirees. Where the amount provided before retirement depended solely on earnings, an example is given for workers with straight-time annual earnings of \$6,000.

#### Employer pays monthly

Since benefits provided under multiemployer plans are paid out of a fund to which employers contribute, the portion paid by the fund is shown opposite this statement.

#### Employer pays Part B Medicare Premium

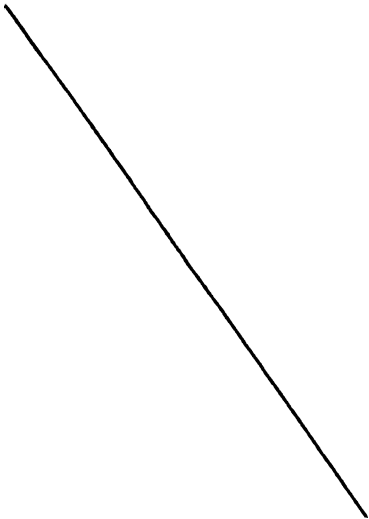
An "X" following this statement means that the employer (or the fund) pays the \$3 premium for Part B Medicare coverage of the active worker or retiree and the \$3 premium for his dependent's coverage.

An "X--For retiree only" or "X--For worker only" following this statement means that the employer (or the fund) does not pay the Part B Medicare premium for the dependent's coverage.

NOTE: Part B Medicare premium was increased to \$4 from \$3 per month on April 1, 1968. It may be assumed that most employers who were paying the \$3 premium will pay the \$1 increase.

#### Symbols

- X The benefit is provided under the plan, or the statement is applicable.
- The benefit is not provided under the plan or the statement is not applicable.
- (Dash)



**Benefits for Active and Retired Workers**

**Age 65 and Over, Early 1968**



Benefit	American Sugar Refining Company The (Brooklyn, N. Y.)- Longshoremen's Association, Local 9	Armour and Company- Meat Cutters; Packinghouse Workers (UPWA)	Brewers Board of Trade (New York, N. Y.)- Teamsters
<u>Benefits for retirees age 65 and over</u>			
Health benefits for retirees: Same as for active workers under age 65 but reduced by Medicare benefits -----		X - Except hospital benefit limited to 70 days per disability	
Supplement Medicare benefits—plan pays— In-hospital care: \$40 deductible payable during the first 60 days of confinement-----	X	---	---
\$10 daily deductible payable for the 61st to 90th days of confinement-----	X	---	---
Benefits after 90th day of confinement---	For additional 30 days, full cost of semi-private room, board and certain extra services	---	---
Cost of first 3 pints of blood -----	---	---	---
Other -----	Out-patient accident allowance-\$10	---	---
Out-patient diagnostic benefits: \$20 deductible -----	---	---	---
20 percent of cost of services over \$20---	---	---	---
Other -----	---	---	---
Convalescent care in nursing home following hospitalization: \$5 daily deductible for 80 days-----	---	---	---
Other -----	---	---	---
Home health care -----	---	---	---
Medical and other health care: \$50 deductible -----	---	---	---
20 percent of expenses over \$50 -----	---	---	---
Other -----	---	---	---
Other -----	---	---	---
Health benefits for dependents age 65 and over: Same as for retirees age 65 and over -----	X	X	X
Same as for dependents under age 65 of active workers but reduced by Medicare benefits -----	---	---	---
Other -----	---	---	---
Life insurance when retiring at age 65 -----	Reduced to \$1,000	Reduced to \$1,000	Reduced to \$500
Financing of health benefits: Retiree pays monthly -----			
Employer pays monthly -----	Full cost	Full cost	Full cost
Employer pays Part B Medicare premium ---	X	--	X
Financing of life insurance: Retiree pays monthly -----	---	-	---
Employer pays monthly -----	Full cost	Full cost	Full cost
<u>Health benefits for active workers age 65 and over</u>			
Benefits for workers: Same as for workers under age 65 but reduced by Medicare benefits -----	---	---	X
Same as for workers under age 65 (no Medicare benefit reduction) -----	---	---	---
Same as for retirees age 65 and over -----	---	---	---
Other -----	---	---	---
Benefits for dependents age 65 and over: Same as for active workers age 65 and over ---	---	---	X
Same as for dependents under age 65 but reduced by Medicare benefits -----	---	---	---
Other -----	---	---	---
Financing: Worker pays monthly -----	---	---	---
Employer pays monthly -----			Full cost
Employer pays Part B Medicare premium ---	---	---	X

<sup>1</sup> Available only to dependent wife.

Age 65 and Over, Early 1968

Campbell Soup Company (Camden, N. J.)— Packinghouse Workers (UPWA)	Distillery Industry, various employers— Distillery Workers (National plan)	National Biscuit Company— Bakery and Confectionery Workers, American	Swift and Company— Meatcutters; Packinghouse Workers (UPWA); Packinghouse Workers (NBPW)	General Foods Corporation— Various unions
			X - Except hospital and in-hospital medical benefits limited to 70 days per disability and major medical benefit not provided	X - Except maximum extra hospital service allowance per disability is \$500; maximum surgical allowance per disability is \$500; and maximum lifetime major medical allowance is \$5,000
---	X	---	---	---
---	X	---	---	---
---	---	---	---	---
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---	---	---	---	---
---	---	---	X	X
---	---	---	---	---
---	---	---	---	---
Immediately reduced 20 percent and reduced 20 percent on next 4 anniversaries; minimum, \$750	Reduced to \$1,000 or \$1,500 (optional)	Reduced to \$2,000	---	--- (Paid-up insurance only)
---	---	---	---	---
---	Full cost	---	Full cost	Full cost
---	---	---	---	---
---	Full cost - \$5 or \$7.50 depending on amount of coverage	---	---	---
Full cost	---	Full cost	---	---
---	X	X	---	---
---	---	---	---	---
---	---	---	---	---
---	---	( <sup>1</sup> ) X	---	---
---	X	---	---	---
---	---	---	---	---
---	---	---	---	---
---	Full cost: Worker's benefits, \$12.07; dependent's benefits, \$5.75	Full cost	---	---
---	---	---	---	---

Benefit	Philip Morris, Incorporated- Tobacco Workers	Bigelow-Sanford, Incorporated- Textile Workers (TWUA)	Cone Mills Corporation- Textile Workers (TWUA)
<u>Benefits for retirees age 65 and over</u>			
Health benefits for retirees: Same as for active workers under age 65 but reduced by Medicare benefits -----			
Supplement Medicare benefits—plan pays— In-hospital care: \$40 deductible payable during the first 60 days of confinement ----- X		---	---
\$10 daily deductible payable for the 61st to 90th days of confinement -----	---	---	---
Benefits after 90th day of confinement ---	---	---	---
Cost of first 3 pints of blood -----	---	---	---
Other -----	---	---	---
Out-patient diagnostic benefits: \$20 deductible -----	---	---	---
20 percent of cost of services over \$20 ---	---	---	---
Other -----	---	---	---
Convalescent care in nursing home following hospitalization: \$5 daily deductible for 80 days -----	---	---	---
Other -----	---	---	---
Home health care -----	---	---	---
Medical and other health care: \$50 deductible -----	---	---	---
20 percent of expenses over \$50 -----	---	---	---
Other -----	---	---	---
Other -----	---	---	---
Health benefits for dependents age 65 and over: Same as for retirees age 65 and over -----	---	---	---
Same as for dependents under age 65 of active workers but reduced by Medicare benefits -----	---	---	---
Other -----	---	---	---
Life insurance when retiring at age 65 -----	Immediately reduced 10 percent and by same amount on next 4 birthdays; e. g., \$6,000-a-year worker's insurance immediately reduced to \$11,700 and by age 70 to \$6,500	Reduced to \$1,250	---
Financing of health benefits: Retiree pays monthly -----	---	---	---
Employer pays monthly -----	Full cost		
Employer pays Part B Medicare premium ---	---	---	---
Financing of life insurance: Retiree pays monthly -----	---	---	---
Employer pays monthly -----	Full cost: \$0.53 for each \$1,000 of coverage	Full cost: \$1.61	
<u>Health benefits for active workers age 65 and over</u>			
Benefits for workers: Same as for workers under age 65 but reduced by Medicare benefits -----	---	---	1st \$7 of hospital expenses dur- ing 1st 60 days of confinement, \$10 a day for 61st-90th days and 1st \$135 of nonroom and board charges after 90th day; 75 percent of cost of medical care after 90th day of hospitalization that exceeds \$500 per disability; maximum lifetime allowance, \$10,000
Same as for workers under age 65 (no Medicare benefit reduction) -----	---	X	
Same as for retirees age 65 and over -----	---	---	
Other -----	---	---	
Benefits for dependents age 65 and over: Same as for active workers age 65 and over ---	---	X	---
Same as for dependents under age 65 but reduced by Medicare benefits -----	---	---	---
Other -----	---	---	---
Financing: Worker pays monthly -----	---	---	---
Employer pays monthly -----		Full cost: Worker's benefits, \$7.68; dependent's benefits, \$8.91	Full cost
Employer pays Part B Medicare premium ---	---	---	X

<sup>1</sup> Retiree may maintain additional \$500 insurance at his expense.

Wyandotte Worsted Company— Textile Workers (TWUA)	Clothing Industry, men's and boys', various employers— Clothing Workers	Dress Industry, Affiliated Dress Manufacturers, Incorporated and other employers (N.Y., N.Y.)— Ladies Garment Workers (New York Dress Joint Board)	Millinery Industry, American Millinery Association and other employers— Hatters, Cap and Millinery Workers
---	X	---	---
---	X	---	---
---	For additional 30 days, room and board allowance of \$ 33 a day and extra service allowance of differ- ence between plan payment during 1st 90 days and \$500	---	---
---	X	---	---
---	---	---	---
---	---	---	---
---	---	---	---
---	---	---	---
---	---	---	---
---	---	Free use of Union Health Center	---
---	---	---	---
---	X	---	---
---	---	---	---
---	Reduced to \$ 1,000	Reduced to \$500 <sup>1</sup>	Same as prior to retiring-\$500
	Full cost	Full cost	
	Full cost	Full cost <sup>1</sup>	Full cost
( <sup>2</sup> ) X	---	---	---
---	---	---	X
---	X	---	---
---	---	1st \$40 of hospital expenses during 1st 60 days of confinement and \$10 a day for 61st - 90th days	---
X	X	---	---
---	---	---	---
Dependent's benefits, \$ 1.45			
Worker's benefits - full cost; dependent's benefits - balance of cost	Full cost	Full cost	Full cost
---	---	X - For worker only	---

<sup>2</sup> Coverage is discontinued at age 70.



Benefit	Northwest Forest Products Association (California, Oregon, Washington and Montana) <sup>1</sup> - Woodworkers (The Nelson Trust)	Lumber Industry, various employers (Southern California) - Carpenters	American Seating Company (Grand Rapids, Mich.) - Automobile Workers
<u>Benefits for retirees age 65 and over</u>			
Health benefits for retirees: Same as for active workers under age 65 but reduced by Medicare benefits -----			
Supplement Medicare benefits—plan pays— In-hospital care:			
\$40 deductible payable during the first 60 days of confinement -----	---	---	---
\$10 daily deductible payable for the 61st to 90th days of confinement -----	---	---	---
Benefits after 90th day of confinement -----	---	---	---
Cost of first 3 pints of blood -----	---	---	---
Other -----	---	---	---
Out-patient diagnostic benefits:			
\$20 deductible -----	---	---	---
20 percent of cost of services over \$20 -----	---	---	---
Other -----	---	---	---
Convalescent care in nursing home following hospitalization:			
\$5 daily deductible for 80 days -----	---	---	---
Other -----	---	---	---
Home health care -----			
Medical and other health care:			
\$50 deductible -----	---	---	---
20 percent of expenses over \$50 -----	---	---	---
Other -----	---	---	---
Other -----	---	---	---
Health benefits for dependents age 65 and over: Same as for retirees age 65 and over -----			
Same as for dependents under age 65 of active workers but reduced by Medicare benefits -----	X	---	---
Other -----	---	---	X
Life insurance when retiring at age 65 -----	Reduced to \$1,000	---	Reduced to \$500
Financing of health benefits:			
Retiree pays monthly -----	Full cost: Retiree's benefits, \$4.50; dependent's benefits, \$5.50	---	50 percent of cost
Employer pays monthly -----	---	---	50 percent of cost
Employer pays Part B Medicare premium -----	---	---	---
Financing of life insurance:			
Retiree pays monthly -----	---	---	---
Employer pays monthly -----	Full cost	---	Full cost
<u>Health benefits for active workers age 65 and over</u>			
Benefits for workers:			
Same as for workers under age 65 but reduced by Medicare benefits -----	---	X	X
Same as for workers under age 65 (no Medicare benefit reduction) -----	---	---	---
Same as for retirees age 65 and over -----	X	---	---
Other -----	---	---	---
Benefits for dependents age 65 and over: Same as for active workers age 65 and over -----			
Same as for dependents under age 65 but reduced by Medicare benefits -----	X	---	---
Other -----	---	X	X
Financing:			
Worker pays monthly -----	---	---	---
Employer pays monthly -----	Full cost	Full cost	Full cost
Employer pays Part B Medicare premium -----	---	---	---

<sup>1</sup> Formerly, Lumber industry, various employers (Oregon, Washington, California, Idaho, and Montana).

Age 65 and Over, Early 1968—Continued

Fur Manufacturing and Retailing Industry, Associated Fur Manufacturers, Inc. and other employers (New York, N. Y.) - Meat Cutters (Furriers Joint Council of New York)	Furniture Industry, various employers - Furniture Workers (National Plan)	Furniture Manufacturers in Southern California, Industrial Relations Council of Carpenters	Upholstering and Allied Trades Industries, various employers - Upholsterers
			( <sup>2</sup> )
X	---	---	---
X	---	---	---
For additional 30 days, full cost of semi-private room, board and certain extra services	---	---	---
Out-patient accident allowance, \$10	---	---	---
---	---	---	---
---	---	---	---
---	---	---	---
( <sup>2</sup> )	---	---	---
---	---	---	---
---	---	---	---
X	---	---	( <sup>2</sup> )
---	---	---	---
Reduced to \$400	---	---	---
Dependent's benefits - full cost, \$6.78 per quarter			( <sup>2</sup> )
Retiree's benefits - full cost			
X - For retiree only	---	---	---
--	---	---	---
Full cost			
The same hospital benefits provided the retiree age 65 and over; the same surgical and medical benefits provided the active worker under age 65, maximum per disability allowance, \$50; 75 percent of cost of prescription drugs and private duty nursing care that exceeds \$100, maximum annual allowance-\$1,000, and maximum lifetime allowance-\$5,000	X	---	---
	---	---	X
	---	---	---
X - Except prescription drug and private duty nursing care benefits not provided	X	---	X
---	---	---	---
---	---	---	---
---	---	---	---
Full cost	Full cost		Full cost
X - For worker only	---	X	---

<sup>2</sup> Union makes available hospital, surgical, and medical benefits supplementing Medicare benefits at the retiree's expense.  
<sup>3</sup> Company makes available surgical and medical benefits supplementing Medicare benefits at retiree's expense.

Benefit	Continental Can Company, Inc. (Robert Gair Paper Products Group)- Papermakers and Paperworkers	Publishers' Association of New York City- Typographers, Local 6	Brown and Bigelow (St. Paul, Minn.)- Bookbinders
<u>Benefits for retirees age 65 and over</u>			
Health benefits for retirees: Same as for active workers under age 65 but reduced by Medicare benefits -----			
Supplement Medicare benefits—plan pays— In-hospital care:			
\$40 deductible payable during the first 60 days of confinement-----	X	---	---
\$10 daily deductible payable for the 61st to 90th days of confinement-----	X	---	---
Benefits after 90th day of confinement ---	For additional 30 days, full cost of semi-private room, board and extra services	---	---
Cost of first 3 pints of blood -----	X	---	---
Other -----	---	---	---
Out-patient diagnostic benefits:			
\$20 deductible -----	---	---	---
20 percent of cost of services over \$20-----	---	---	---
Other -----	---	---	---
Convalescent care in nursing home following hospitalization:			
\$5 daily deductible for 80 days-----	---	---	---
Other -----	---	---	---
Home health care -----	---	---	---
Medical and other health care:			
\$50 deductible -----	---	---	---
20 percent of expenses over \$50 -----	---	---	---
Other -----	---	---	---
Other -----	---	---	---
Health benefits for dependents age 65 and over: Same as for retirees age 65 and over -----			
Same as for dependents under age 65 of active workers but reduced by Medicare benefits -----	X	---	---
Other -----	---	---	---
Life insurance when retiring at age 65 -----	Reduced 10 percent and 10 percent annually on next 4 anniversaries; e. g., \$6,000-a-year worker's insurance immediately reduced to \$10,800 and by age 70 to \$6,000	Difference, if any, between \$5,000 and total pension benefit paid retiree prior to his death	Reduced to \$2,000
Financing of health benefits:			
Retiree pays monthly -----	---	---	---
Employer pays monthly -----	Full cost		
Employer pays Part B Medicare premium ----			
Financing of life insurance:			
Retiree pays monthly -----		---	---
Employer pays monthly -----	Full cost	Full cost	Full cost: \$0.85
<u>Health benefits for active workers age 65 and over</u>			
Benefits for workers:			
Same as for workers under age 65 but reduced by Medicare benefits -----	X	---	X
Same as for workers under age 65 (no Medicare benefit reduction) -----	---	---	---
Same as for retirees age 65 and over -----	---	---	---
Other -----	---	---	---
Benefits for dependents age 65 and over: Same as for active workers age 65 and over---			
Same as for dependents under age 65 but reduced by Medicare benefits -----	X	X	X
Other -----	---	---	---
Financing:			
Worker pays monthly -----			
Employer pays monthly -----	Full cost	Full cost	Full cost: Worker's benefits, \$4.94; dependent's benefits, \$9.56
Employer pays Part B Medicare premium ----	---	X	---

<sup>1</sup> Except maximum lifetime hospital, surgical, and in-hospital medical allowance for retiree and dependent combined is based on years of pre-retirement service, maximum \$4,150.

Age 65 and Over, Early 1968—Continued

Dow Chemical Company, The— District 50, United Mine Workers	Printing Industry, Chicago Lithographers Association and other employers— Lithographers, Local 4	West Virginia Pulp and Paper Company (Luke, Md.; Charleston, S. C.; and Covington, W. Va.)— Papermakers and Paperworkers	International Paper Company (Northern Division)— Papermakers and Paperworkers; Pulp, Sulphite and Paper Mill Workers
---	---	---	---
X	---	---	---
Full cost of semi-private room, board and extra services <sup>1</sup>	---	---	---
---	---	---	---
---	---	---	---
---	---	---	---
---	---	---	---
Specified allowances for surgical pro- cedure and in-hospital medical care are the same as for active worker under age 65 reduced by Medicare benefits <sup>1</sup>	---	---	---
X	---	---	---
---	X	---	---
Reduced to amount based on preretire- ment service <sup>2</sup>	---	Reduced to \$1,000	Same as prior to retiring: Retirement basic hourly wage rate
			Less than \$2.41
			\$2.41 and over
			Amount
			\$5,500
			10,500
Full cost	Full cost		
	---		
Full cost		Full cost	Full cost
---	X	---	---
---	---	---	---
X - Maximum benefit including Medi- care benefits must equal total benefit provided active worker under age 65	---	---	---
---	---	---	---
X	---	---	---
---	X	---	---
---	---	---	---
Full cost	Full cost		
---	---	---	---

<sup>2</sup> Years of service: 25 years or less—\$1,000; 26—\$1,100; 27—\$1,200; 28—\$1,300; 29—\$1,400; and 30—\$1,500.

## Benefits for Active and Retired Workers

Benefit	FMC Corporation (American Viscose Division; Fibers Operation)- Textile Workers (TWUA)	Sinclair Oil Corporation- Oil, Chemical and Atomic Workers	Lever Brothers Company- Chemical Workers; Oil, Chemical and Atomic Workers
<u>Benefits for retirees age 65 and over</u>			
Health benefits for retirees: Same as for active workers under age 65 but reduced by Medicare benefits -----		X - Except maximum lifetime allowance is \$5,000	
Supplement Medicare benefits—plan pays— In-hospital care:			
\$40 deductible payable during the first 60 days of confinement-----	X	---	---
\$10 daily deductible payable for the 61st to 90th days of confinement-----	X	---	---
Benefits after 90th day of confinement ---	For additional 30 days, full cost of semi-private room, board and extra services	---	---
Cost of first 3 pints of blood -----	X	---	---
Other -----	---	---	---
Out-patient diagnostic benefits:			
\$20 deductible -----	---	---	---
20 percent of cost of services over \$20---	X	---	---
Other -----	---	---	---
Convalescent care in nursing home following hospitalization:			
\$5 daily deductible for 80 days-----	---	---	---
Other -----	---	---	---
Home health care -----	---	---	---
Medical and other health care:			
\$50 deductible -----	---	---	---
20 percent of expenses over \$50 -----	X - Maximum lifetime allowance, \$5,000	---	---
Other -----	---	---	---
Other -----	---	---	---
Health benefits for dependents age 65 and over: Same as for retirees age 65 and over -----	X	X	
Same as for dependents under age 65 of active workers but reduced by Medicare benefits -----	---	---	---
Other -----	---	---	---
Life insurance when retiring at age 65 -----	Reduced to \$1,000	Reduced to 80 percent of pre-re- tirement annual wage; e.g., \$6,000-a-year worker's insur- ance reduced to \$4,800	Immediately reduced and further reduced during retirement; e.g., \$6,000-a-year worker's insur- ance immediately reduced to \$5,000 and by age 70 to \$1,000 ---
Financing of health benefits:			
Retiree pays monthly -----	Full cost: Worker's benefits, \$4.45; dependent's benefits, \$4.45	Retiree's benefits, \$3.48; dependent's benefits, \$5.87	---
Employer pays monthly -----	---	Balance of cost	---
Employer pays Part B Medicare premium ---	---	---	---
Financing of life insurance:			
Retiree pays monthly -----	---	---	---
Employer pays monthly -----	Full cost - \$1.51 monthly	Full cost	Full cost
<u>Health benefits for active workers age 65 and over</u>			
Benefits for workers:			
Same as for workers under age 65 but reduced by Medicare benefits -----	X	---	---
Same as for workers under age 65 (no Medicare benefit reduction) -----	---	---	---
Same as for retirees age 65 and over -----	---	X	---
Other -----	---	---	---
Benefits for dependents age 65 and over: Same as for active workers age 65 and over ---	X	X	---
Same as for dependents under age 65 but reduced by Medicare benefits -----	---	---	---
Other -----	---	---	---
Financing:			
Worker pays monthly -----	Worker's benefits, \$0.34; dependent's benefits, \$0.43	Worker's benefits, \$4.03; dependent's benefits, \$6.37	---
Employer pays monthly -----	Worker's benefits, \$6.58; dependent's benefits, \$11.64	Balance of cost	---
Employer pays Part B Medicare premium ---	---	---	---

<sup>1</sup> Formerly, Pan American Petroleum Corporation, a subsidiary of Standard Oil Company, Indiana. This plan covers employees of all subsidiaries, including Pan American Petroleum Corporation.

Age 65 and Over, Early 1968—Continued

Standard Oil Company, Indiana <sup>1</sup> — Various unions	Firestone Tire and Rubber Company, The— Rubber Workers	Goodrich, B. F., Co., The— Rubber Workers	Uniroyal, Incorporated <sup>2</sup> — Rubber Workers
	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
	X	X	X
---	---	---	---
---	---	---	---
---	---	---	---
---	---	---	---
---	---	---	---
---	---	---	---
---	---	---	---
---	---	---	---
---	---	---	---
---	---	---	---
---	---	---	---
---	---	---	---
80 percent of cost of the following that exceeds \$50 a calendar year: Semi-private room, board and extra services during 91st - 150th days of hospitalization, private duty nursing care, and prescription drugs; maximum annual allowance, \$2,000; maximum lifetime allowance, \$5,000	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
X	X	X	X
---	---	---	---
Supplemental insurance discontinued; basic insurance immediately reduced 50 percent and reduced 5 percent annually to 25 percent of original amount; e. g., \$6,000-a-year-worker's total insurance immediately reduced to \$7,000 and by age 70 to \$3,500	Reduced over 30-month period to \$2,250	Reduced over 30-month period to \$2,250	Reduced over 30-month period to \$2,250
Retiree's benefits, \$1.80; dependent's benefits, \$1.80			
Balance of cost	Full cost	Full cost	Full cost
	---	--	---
	---	--	---
Full cost	Full cost	Full cost	Full cost
	---	---	---
	---	---	---
X	---	---	---
---	---	---	---
	---	---	---
X	---	---	---
---	---	---	---
---	---	---	---
Worker's benefits, \$1.80; dependent's benefits, \$1.80		---	
Balance of cost			
---	---	---	---

<sup>2</sup> Formerly, United States Rubber Company  
<sup>3</sup> Individuals not enrolled in Part B of Medicare receive all benefits that are provided active workers under age 65.

Benefit	Mobil Oil Corporation <sup>1</sup> - Various unions	Florsheim Shoe Company, The- United Shoe Workers
<b>Benefits for retirees age 65 and over</b>		
Health benefits for retirees: Same as for active workers under age 65 but reduced by Medicare benefits -----		
Supplement Medicare benefits—plan pays— In-hospital care: \$40 deductible payable during the first 60 days of confinement----- \$10 daily deductible payable for the 61st to 90th days of confinement----- Benefits after 90th day of confinement---	--- X For additional 100 days during lifetime, full cost of semi-private room, board and extra services; there- after 80 percent of hospital charges that exceeds \$100. <sup>3</sup> Maximum lifetime allowance including prescription drugs and private duty nursing care benefits, \$7,500 <sup>4</sup>	--- --- ---
Cost of first 3 pints of blood ----- Other ----- Out-patient diagnostic benefits: \$20 deductible ----- 20 percent of cost of services over \$20--- Other -----	--- --- --- --- ---	--- --- --- --- ---
Convalescent care in nursing home following hospitalization: \$5 daily deductible for 80 days----- Other ----- Home health care ----- Medical and other health care: \$50 deductible ----- 20 percent of expenses over \$50 ----- Other -----	--- --- --- --- ---	--- --- --- --- ---
Other -----	80 percent of cost of prescription drugs and private duty nursing care that exceeds \$100, <sup>3</sup> incurred during a calendar year; maximum lifetime allowance, including hospital benefit, \$7,500 <sup>4</sup>	---
Health benefits for dependents age 65 and over: Same as for retirees age 65 and over ----- Same as for dependents under age 65 of active workers but reduced by Medicare benefits ----- Other -----	X --- ---	--- --- ---
Life insurance when retiring at age 65 -----	Maintained for 1 year and then reduced 10 percent and 10 percent annually until amount equals annual salary immediately prior to retirement	---
Financing of health benefits: Retiree pays monthly -----	---	
Employer pays monthly -----	Full cost	
Employer pays Part B Medicare premium ---- Financing of life insurance: Retiree pays monthly -----		
Employer pays monthly -----	Full cost	
<b>Health benefits for active workers age 65 and over</b>		
Benefits for workers: Same as for workers under age 65 but reduced by Medicare benefits ----- Same as for workers under age 65 (no Medicare benefit reduction) ----- Same as for retirees age 65 and over ----- Other -----	X --- --- ---	Full payment of following charges that exceeds \$90 per calendar year which are not covered by Medicare benefits: Hospital room, board and extra services; private duty nursing care; prescription drugs; and 1st \$50 of medical and other health service expenses excluding home health expenses. Maximum lifetime allowance, \$5,000
Benefits for dependents age 65 and over: Same as for active workers age 65 and over--- Same as for dependents under age 65 but reduced by Medicare benefits ----- Other -----	X --- ---	X --- ---
Financing: Worker pays monthly -----	Worker's benefits, \$2.00; dependent's benefits, \$12.06	\$0.98
Employer pays monthly -----	Worker's benefits, \$5.00; dependent's benefits, \$2.50	Balance of cost
Employer pays Part B Medicare premium ----	---	---

<sup>1</sup> Formerly, Socony Mobil Oil Company, Inc.<sup>2</sup> Formerly, International Shoe Company<sup>3</sup> Prescription drugs and private duty nursing care expenses as well as hospital expenses may be applied toward the \$100 deductible.





Benefit	Pittsburgh Plate Glass Company- Glass and Ceramic Workers	Minnesota Miping and Manufacturing Company- Oil, Chemical and Atomic Workers
<u>Benefits for retirees age 65 and over</u>		
Health benefits for retirees: Same as for active workers under age 65 but reduced by Medicare benefits -----	( <sup>1</sup> ) ---	X - Except maximum lifetime for retiree and spouse is \$500 <sup>2</sup>
Supplement Medicare benefits—plan pays— In-hospital care: \$40 deductible payable during the first 60 days of confinement -----	---	---
\$10 daily deductible payable for the 61st to 90th days of confinement -----	---	---
Benefits after 90th day of confinement ---	---	---
Cost of first 3 pints of blood -----	---	---
Other -----	---	---
Out-patient diagnostic benefits: \$20 deductible -----	---	---
20 percent of cost of services over \$20 ---	---	---
Other -----	---	---
Convalescent care in nursing home following hospitalization: \$5 daily deductible for 80 days -----	---	---
Other -----	---	---
Home health care -----	---	---
Medical and other health care: \$50 deductible -----	---	( <sup>2</sup> )
20 percent of expenses over \$50 ---	---	---
Other -----	---	---
Other -----	---	---
Health benefits for dependents age 65 and over: Same as for retirees age 65 and over -----	( <sup>1</sup> ) ---	X
Same as for dependents under age 65 of active workers but reduced by Medicare benefits -----	---	---
Other -----	---	---
Life insurance when retiring at age 65 -----	Reduced to \$2,000 (women workers' insurance reduced to \$1,500)	1 percent of amount in effect times years of service
Financing of health benefits: Retiree pays monthly -----	( <sup>1</sup> ) ---	
Employer pays monthly -----		Full cost
Employer pays Part B Medicare premium --- Financing of life insurance: Retiree pays monthly -----	\$1.20	
Employer pays monthly -----	Balance of cost	Full cost
<u>Health benefits for active workers age 65 and over</u>		
Benefits for workers: Same as for workers under age 65 but reduced by Medicare benefits -----	1st \$40 of hospital expenses during 1st 60 days of confinement, 1st \$10 a day during 61st-90th days and during 30 more days, full cost of semiprivate room, board and extra services; 1st \$20 of cost of out-patient diagnostic services plus 20 percent of excess; 20 percent of medical and other health care expenses that exceed \$50; 80 per- cent of cost of prescription drugs that exceeds \$20 purchased during 6-month period following hospitalization	X
Same as for workers under age 65 (no Medicare benefit reduction) -----		---
Same as for retirees age 65 and over -----		---
Other -----		---
Benefits for dependents age 65 and over: Same as for active workers age 65 and over --- Same as for dependents under age 65 but reduced by Medicare benefits -----	X ---	X ---
Other -----	---	---
Financing: Worker pays monthly -----		
Employer pays monthly -----	Full cost: Worker's benefits, \$4.85; dependent's benefits, \$4.85	Full cost
Employer pays Part B Medicare premium ---	---	---

<sup>1</sup> Company makes available hospital, surgical, and medical benefits supplementing Medicare benefits at retiree's expense.

Age and Over, Early 1968—Continued

Owens-Illinois Incorporated— Glass Bottle Blowers	Chase Brass and Copper Company, Incorporated—Automobile Workers	Aluminum Company of America— Aluminum Workers Steelworkers	Bethlehem Steel Company— Steelworkers
			(1) ---
	(See below)	(See below)	
X	---	---	---
X	---	---	---
---	---	---	---
X	---	---	---
---	---	---	---
---	---	---	---
---	---	---	---
---	---	---	---
---	---	---	---
80 percent of cost of ambulance, private duty nursing care, and prescription drugs that exceeds \$50; maximum life- time allowance, \$1,000	Following benefits reduced by Medicare benefits: Hospital room and board allow- ance of \$23 a day and full cost of extra services for 120 days per disability; allowance for each surgical procedure same as for active worker under age 65	Total aggregate cost of following expenses reduced by Medicare: Full cost of semiprivate room, board and extra services, and specified amount (maximum, \$200) for each surgical procedure. Max- imum lifetime allowance, \$2,500	---
X	X	X	(1)
---	---	---	---
Reduced to \$1,000	Reduced to \$1,500	Reduced to \$3,500 and further reduced \$300 annually; minimum \$2,000	Reduced; e.g., \$6,000 life insurance reduced to \$1,950
			(1) ---
Full cost	Full cost	Full cost	
---	--	X	---
---	-	---	---
Full cost	Full cost	Full cost	Full cost
---	---	X	X
---	---	---	---
---	---	---	---
---	---	X	X
---	---	---	---
---	---	---	---
		Full cost	Full cost
---	---	X	X

<sup>2</sup> Also, 50 percent of retiree's life insurance coverage may be used for medical expenses.

Benefit	United States Steel Corporation- Steelworkers	Weirton Steel Company- Independent Steelworkers Union	California Metal Trades Association-Various unions
<u>Benefits for retirees age 65 and over</u>			
Health benefits for retirees: Same as for active workers under age 65 but reduced by Medicare benefits -----	( <sup>1</sup> ) ---		
Supplement Medicare benefits—plan pays— In-hospital care: \$40 deductible payable during the first 60 days of confinement-----	---	X	X
\$10 daily deductible payable for the 61st to 90th days of confinement-----	---	X	X
Benefits after 90th day of confinement ---	---	For additional 40 days, full cost of semi-private room, board and extra services	---
Cost of first 3 pints of blood -----	---	---	X
Other -----	---	---	---
Out-patient diagnostic benefits: \$20 deductible -----	---	X} Maximum - \$50 a year	X
20 percent of cost of services over \$20-----	---	X}	X
Other -----	---	---	---
Convalescent care in nursing home following hospitalization: \$5 daily deductible for 80 days-----	---	---	X
Other -----	---	---	---
Home health care -----	---	---	---
Medical and other health care: \$50 deductible -----	---	X} Applies to surgical cases only; X} maximum is 20 percent of X} specified allowance for X} surgical procedure	X
20 percent of expenses over \$50 -----	---	---	X
Other -----	---	---	---
Health benefits for dependents age 65 and over: Same as for retirees age 65 and over -----	( <sup>1</sup> ) ---	X	X
Same as for dependents under age 65 of active workers but reduced by Medicare benefits -----	---	---	---
Other -----	---	---	---
Life insurance when retiring at age 65 -----	Reduced; e. g., \$6,000 life insurance reduced to \$1,950	Same as prior to retiring; e. g., \$6,000-a-year worker's insurance remains \$6,000	---
Financing of health benefits: Retiree pays monthly -----	( <sup>1</sup> ) ---	---	---
Employer pays monthly -----		Full cost	Full cost
Employer pays Part B Medicare premium ----		-	---
Financing of life insurance: Retiree pays monthly -----			
Employer pays monthly -----	Full cost	Full cost	
<u>Health benefits for active workers age 65 and over</u>			
Benefits for workers: Same as for workers under age 65 but reduced by Medicare benefits -----	---	X	---
Same as for workers under age 65 (no Medicare benefit reduction) -----	---	---	---
Same as for retirees age 65 and over -----	---	---	X
Other -----	Same hospital benefits as for active workers under age 65 reduced by Medi- care benefits <sup>2</sup> and 20 percent of surgi- cal and in-hospital medical benefits provided active workers under age 65	---	---
Benefits for dependents age 65 and over: Same as for active workers age 65 and over ---	X	X	X
Same as for dependents under age 65 but reduced by Medicare benefits -----	---	---	---
Other -----	---	---	---
Financing: Worker pays monthly -----	---	---	---
Employer pays monthly -----	Full cost	Full cost	Full cost
Employer pays Part B Medicare premium ----	X	X	---

<sup>1</sup> Company makes available hospital, surgical, and medical benefits supplementing Medicare benefits at retiree's expense.

Age 65 and Over, Early 1968—Continued

American Radiator and Standard Sanitary Corporation (Louisville, Ky.)—Standard Allied Trades Council	Continental Can Company, Incorporated—Steelworkers	American Can Company—Steelworkers	International Harvester Co.—Automobile Workers
X - Except hospital benefits limited to 120 days per disability			
---	X	(See below)	---
---	X	---	---
---	For additional 30 days, full cost of semi-private room, board and extra services		---
---	X	---	---
---	---	---	---
---	---	---	---
---	---	---	---
---	---	---	---
---	---	---	---
---	---	---	---
---	---	---	---
---	---	---	---
X	X	X	X
---	---	---	---
---	---	---	---
---	Immediately reduced 10 percent and reduced 10 percent on next four anniversaries; e.g., \$6,000-a-year worker's insurance immediately reduced to \$10,800 and by age 70 to \$6,000		Reduced 2 percent monthly to 1 1/2 percent of original amount times years of service
	---	---	---
Full cost	Full cost	Full cost	Full cost
	X	X	X
	---	---	---
	Full cost	Full cost	Full cost
X	X	X	X
---	---	---	---
---	---	---	---
X	X	X	X
---	---	---	---
---	---	---	---
Worker's benefits, \$1.38; dependent's benefits, \$1.45	---	---	---
Balance of cost	Full cost	Full cost	Full cost
X	X	X	X

<sup>2</sup> The amount the plan pays for a hospital expense covered by Part B of Medicare is 20 percent of the benefit for an active worker under age 65.

Benefit	Caterpillar Tractor Company- Automobile Workers	Deere and Company- Automobile Workers	Westinghouse Electric Corporation-Electrical (IUE)
<u>Benefits for retirees age 65 and over</u>			
Health benefits for retirees: Same as for active workers under age 65 but reduced by Medicare benefits -----	X - Except out-of-hospital diagnos- tic, emergency first aid, and physician's consultation allow- ance benefits not provided		
Supplement Medicare benefits—plan pays— In-hospital care:			
\$40 deductible payable during the first 60 days of confinement-----	---	X	---
\$10 daily deductible payable for the 61st to 90th days of confinement-----	---	X	---
Benefits after 90th day of confinement ---	---	For additional 275 days, full cost of semi-private room, board and extra services	---
Cost of first 3 pints of blood -----	---	X	---
Other -----	---	---	---
Out-patient diagnostic benefits:			
\$20 deductible -----	---	X	---
20 percent of cost of services over \$20---	---	X	---
Other -----	---	---	---
Convalescent care in nursing home following hospitalization:			
\$5 daily deductible for 80 days-----	---	X	---
Other -----	---	---	---
Home health care -----	---	---	---
Medical and other health care:			
\$50 deductible -----	---	X	---
20 percent of expenses over \$50 -----	---	X	---
Other -----	---	---	---
Other -----	---	---	---
Health benefits for dependents age 65 and over: Same as for retirees age 65 and over -----	X	X	( <sup>1</sup> )
Same as for dependents under age 65 of active workers but reduced by Medicare benefits -----	---	---	---
Other -----	---	---	---
Life insurance when retiring at age 65 -----	Reduced during retirement to min- imum and maximum amounts based on preretirement earnings and service	Reduced 2 percent and 2 percent monthly to 1 1/4 percent of original amount times years of preretire- ment service (maximum, 20 years); minimum, \$1,500	Reduced 5 percent monthly to one-third of original amount; minimum, \$2,500
Financing of health benefits:			
Retiree pays monthly -----	---	---	---
Employer pays monthly -----	Full cost	Full cost	
Employer pays Part B Medicare premium ----	X	X	
Financing of life insurance:			
Retiree pays monthly -----	---	---	---
Employer pays monthly -----	Full cost	Full cost	Full cost
<u>Health benefits for active workers age 65 and over</u>			
Benefits for workers:			
Same as for workers under age 65 but reduced by Medicare benefits -----	X	X	---
Same as for workers under age 65 (no Medicare benefit reduction) -----	---	---	X - Except major medical benefit reduced by Medicare benefits
Same as for retirees age 65 and over -----	---	---	---
Other -----	---	---	---
Benefits for dependents age 65 and over:			
Same as for active workers age 65 and over ---	X	X	X
Same as for dependents under age 65 but reduced by Medicare benefits -----	---	---	---
Other -----	---	---	---
Financing:			
Worker pays monthly -----	---	---	Dependent's benefits, amount varies according to earnings (minimum, \$10.85; maximum, \$12.55)
Employer pays monthly -----	Full cost	Full cost	Worker's benefits, full cost; dependent's benefits, balance of cost
Employer pays Part B Medicare premium ----	X	X	---

<sup>1</sup> Formerly, North American Aviation, Inc.

<sup>2</sup> Individuals not enrolled in Part B of Medicare receive all benefits that are provided active workers under age 65.

<sup>3</sup> Retiree may use all except \$500 of his life insurance benefit for his and his dependent's hospital and surgical expenses.

## Age 65 and Over, Early 1968—Continued

Radio Corporation of America - Electrical (IUE) Electrical (IBEW)	Ford Motor Company - Automobile Workers	General Motors Corporation - Automobile Workers	North American Rockwell Corp. <sup>1</sup> (Aerospace and Systems Group) - Automobile Workers
	( <sup>2</sup> ) X	( <sup>2</sup> ) X	X - Except maximum lifetime major medical allowance is \$5,000
X - Plus \$5 per day for 9th - 60th days	---	---	---
X - Plus \$10 per day \$30 per day	---	---	---
---	---	---	---
---	---	---	---
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---	---	---	---
---	---	---	---
---	---	---	---
---	---	---	---
---	---	---	---
X	( <sup>2</sup> ) X	( <sup>2</sup> ) X	X
---	---	---	---
---	---	---	---
With less than 10 years of service, reduced to 20 percent of amount in effect; with 10 years of service or more, reduced to 40 percent of amount	Reduced 2 percent and 2 percent monthly to 1½ percent of original amount times years of preretire- ment service (minimum, 10 years; maximum, 20 years); minimum, \$1,500	Reduced 2 percent monthly to 1½ percent of original amount times years of service (minimum, 10 years; maximum, 20 years); minimum, \$825 <sup>4</sup>	---
With 18 years of service or more, none; with less than 18 years of service— retiree's benefits, \$0.50; retiree's and dependent's benefits, \$1.25	---	---	---
Benefits for retiree with 18 years of serv- ice or more, full cost; benefits for retiree with less service, balance of cost	Full cost	Full cost	Full cost
---	X - For retiree only <sup>5</sup>	X - For retiree only <sup>5</sup>	---
---	---	---	---
X	Full cost	Full cost	---
---	---	---	---
---	---	---	---
X	( <sup>2</sup> ) X	( <sup>2</sup> ) X	X
---	---	---	---
---	---	---	---
---	---	---	---
X	X	X	X
---	---	---	---
---	---	---	---
---	---	---	---
Full cost	Full cost	Full cost	Full cost
---	---	---	X

<sup>4</sup> Insurance of workers retiring with less than 10 years of service reduced to \$500.

<sup>5</sup> All retirees, including those not enrolled in Part B of Medicare, receive a special pension benefit of \$3 per month, which, prior to April 1, 1968, covered the full cost of the retiree's Medicare Part B coverage.

Benefit	Pullman, Inc. (Pullman-Standard Division)- Steelworkers	Honeywell Incorporated (Minneapolis, Minn.)- Teamsters	Elgin National Watch Company- Watch Workers
<u>Benefits for retirees age 65 and over</u>			
Health benefits for retirees: Same as for active workers under age 65 but reduced by Medicare benefits -----	( <sup>2</sup> ) ---		
Supplement Medicare benefits—plan pays— In-hospital care: \$40 deductible payable during the first 60 days of confinement-----	---	---	X } Maximum lifetime allowance for retiree and dependent com- bined is \$1,000 or \$800 X } (retiree's option) ---
\$10 daily deductible payable for the 61st to 90th days of confinement-----	---	---	
Benefits after 90th day of confinement---	---	---	
Cost of first 3 pints of blood -----	---	---	---
Other -----	---	---	---
Out-patient diagnostic benefits: \$20 deductible -----	---	---	---
20 percent of cost of services over \$20---	---	---	---
Other -----	---	---	---
Convalescent care in nursing home following hospitalization: \$5 daily deductible for 80 days-----	---	---	---
Other -----	---	---	---
Home health care -----	---	---	---
Medical and other health care: \$50 deductible -----	---	---	---
20 percent of expenses over \$50 -----	---	---	---
Other -----	---	---	---
Other -----	---	---	---
Health benefits for dependents age 65 and over: Same as for retirees age 65 and over -----	( <sup>2</sup> ) ---	---	X
Same as for dependents under age 65 of active workers but reduced by Medicare benefits -----	---	---	---
Other -----	---	---	---
Life insurance when retiring at age 65 -----	Reduced; e. g., \$6,000-a- year worker's insurance reduced to \$1,900	Immediately reduced and reduced on each of next 3 birthdays to 10 - 30 percent (depending on years of preretirement plan participation) of original amount	Reduced to \$750
Financing of health benefits: Retiree pays monthly -----	( <sup>2</sup> ) ---	---	Retiree's benefits, \$1.29; dependent's benefits, \$1.29
Employer pays monthly -----			Balance of cost
Employer pays Part B Medicare premium -----		---	---
Financing of life insurance: Retiree pays monthly -----	---	Full cost: \$0.60 for each \$1,000 of insurance	
Employer pays monthly -----	Full cost		
<u>Health benefits for active workers age 65 and over</u>			
Benefits for workers: Same as for workers under age 65 but reduced by Medicare benefits -----	X	X	---
Same as for workers under age 65 (no Medicare benefit reduction) -----	---	---	---
Same as for retirees age 65 and over -----	---	---	X
Other -----	---	---	---
Benefits for dependents age 65 and over: Same as for active workers age 65 and over-----	X	X	X
Same as for dependents under age 65 but reduced by Medicare benefits -----	---	---	---
Other -----	---	---	---
Financing: Worker pays monthly -----	---	Dependent's benefits, \$11	Worker's benefits \$1.29; dependent's benefits, \$1.29
Employer pays monthly -----	Full cost	Worker's benefits, full cost; dependent's benefits, balance of cost	Balance of cost
Employer pays Part B Medicare premium -----	X	---	---

<sup>1</sup> Formerly, Jewelry Industry, Associated Jewelers, Inc., Jewelry Crafts Association and other employers (New York, N. Y.).

<sup>2</sup> Company makes available hospital, surgical, and medical benefits supplementing Medicare benefits at retiree's expense.

<sup>3</sup> Less liberal benefits provided retiree with less than 10 years of service.

Age 65 and Over, Early 1968—Continued

Doll and Toy Industry, National Association of Doll Manufacturers and other employers (New York, N. Y.)—Toy and Novelty Workers, Local 223	Armstrong Cork Company—Rubber Workers	Johnson and Johnson (New Brunswick, N. J.)—Textile Workers (TWUA)	Jewelry Manufacturers Association <sup>1</sup> (New York, N. Y.)—Jewelry Workers, Local 1
	(3)		
---	X	X	---
---	X	---	---
---	Room and board allowance of \$15 a day and extra service allowance of \$75 plus 75 percent of next \$1,200 <sup>4</sup>	---	---
---	X	---	---
---	---	X	---
---	---	X	---
---	---	---	---
---	---	---	---
---	Specified allowance (maximum, \$250) for each surgical procedure reduced by Medicare benefits <sup>4</sup>	X { Applies to surgical procedures only; maximum for each procedure is same as for active worker under age 65	---
---	Major medical benefit—Same as for active worker under age 65 reduced by Medicare benefits except deductible expenses must be incurred within a 90-day period <sup>4</sup>	Out-of-hospital diagnostic benefits—same as out-patient diagnostic benefits (see above)	---
---	X	X	---
---	---	---	---
---	Immediately reduced and reduced on next 4 anniversaries to amount about equal to total pension including Social Security benefit but not less than an amount based on service <sup>5</sup>	Reduced to \$2,000	Same as prior to retiring—\$1,000
---	---	---	---
	Full cost	Full cost	--
	Full cost	Full cost	Full cost
---	---	---	X
---	---	---	---
---	---	---	---
---	---	---	X
---	---	---	---
	Full cost		Full cost
---	---	---	X

<sup>4</sup> Maximum lifetime allowances: Preretirement service 10 - 25 years \$1,500; 25 - 35 years 2,000; 35 years and over 2,500. Hospital-surgical benefits \$1,500; 2,000; 2,500. Major medical benefit \$3,000; 4,000; 5,000.



## Benefits for Active and Retired Workers

Benefit	Sperry Gyroscope Company (Division of Sperry Rand Corp.)— Electrical (IUE)	Various employers, St. Louis, Mo., area— Machinists, District 9	Coal Industry (bituminous) various employers— United Mine Workers
<u>Benefits for retirees age 65 and over</u>			
Health benefits for retirees; Same as for active workers under age 65 but reduced by Medicare benefits .....			( <sup>1</sup> ) X
Supplement Medicare benefits—plan pays— In-hospital care:			
\$40 deductible payable during the first 60 days of confinement.....	---	---	---
\$10 daily deductible payable for the 61st to 90th days of confinement.....	---	---	---
Benefits after 90th day of confinement .....	---	---	---
Cost of first 3 pints of blood .....	---	---	---
Other .....	---	---	---
Out-patient diagnostic benefits:			
\$20 deductible .....	---	---	---
20 percent of cost of services over \$20.....	---	---	---
Other .....	---	---	---
Convalescent care in nursing home following hospitalization:			
\$5 daily deductible for 80 days.....	---	---	---
Other .....	---	---	---
Home health care .....	---	---	---
Medical and other health care:			
\$50 deductible .....	---	---	---
20 percent of expenses over \$50 .....	---	---	---
Other .....	---	---	---
Other .....	---	---	---
Health benefits for dependents age 65 and over: Same as for retirees age 65 and over .....	X	---	X
Same as for dependents under age 65 of active workers but reduced by Medicare benefits .....	---	---	---
Other .....	---	---	---
Life insurance when retiring at age 65 .....	Reduced to \$1,000	---	Reduced to \$2,000
Financing of health benefits:			
Retiree pays monthly .....			
Employer pays monthly .....	Full cost		Full cost
Employer pays Part B Medicare premium .....	--	---	--
Financing of life insurance:			
Retiree pays monthly .....	-	---	-
Employer pays monthly .....	Full cost		Full cost
<u>Health benefits for active workers age 65 and over</u>			
Benefits for workers:			( <sup>1</sup> )
Same as for workers under age 65 but reduced by Medicare benefits .....	X	---	X
Same as for workers under age 65 (no Medicare benefit reduction) .....	---	X	---
Same as for retirees age 65 and over .....	---	---	---
Other .....	---	---	---
Benefits for dependents age 65 and over: Same as for active workers age 65 and over.....	X	---	X
Same as for dependents under age 65 but reduced by Medicare benefits .....	---	X	---
Other .....	---	---	---
Financing:			
Worker pays monthly .....	---	---	---
Employer pays monthly .....	Full cost	Full cost	Full cost
Employer pays Part B Medicare premium .....	---	---	---

<sup>1</sup> Available only to retiree and dependent with Part B (medical insurance) Medicare coverage.

Age 65 and Over, Early 1968—Continued

Construction Industry, Associated General Contractors of America, and other employers (Northern California)- Carpenters	Construction Industry, various employers (New York, N. Y.)- Carpenters
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---	---
---	X
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---	---
---	Reduced to \$1,000
---	---
---	Full cost
---	---
---	---
---	Full cost
---	---
---	---
Optional Plan A	---
1st \$40 of hospital expenses during 1st 60 days of confinement, 1st \$10 a day for 61st - 90th days, and for additional 21 days, full cost of room, board and extra services; 1st \$5 a day of expenses in extended care facility for 21st - 50th day of confinement; 20 percent of cost of home health services, maximum-100 visits; full cost of in-hospital private duty nursing care and out-of-hospital prescription drugs that exceeds \$1 per prescription; 1st \$50 of cost of medical expenses plus 20 percent of excess excluding \$1 per office visit, 20 percent of cost of home visit, and full cost of physical checkup and physical therapy.	---
Optional Plan B	X
1st \$40 of hospital expenses during 1st 60 days of confinement; 1st \$50 of medical expenses; full cost of out-of-hospital prescription drugs that exceeds \$1.50 per prescription.	---
X - Except drug benefit not provided	X - Except drug benefit not provided
---	---
---	---
---	---
Full cost	Full cost
X	---

Benefit	Painters and Decorators of the City of New York, Inc. - Association of Master Painters, District Council 9	Kennecott Copper Corp. (Western Mining Divisions)- Various unions	Railroad Industry, various employers - Various nonoperating railway unions
<u>Benefits for retirees age 65 and over</u>			
Health benefits for retirees: Same as for active workers under age 65 but reduced by Medicare benefits -----			(1) ---
Supplement Medicare benefits—plan pays— In-hospital care:			
\$40 deductible payable during the first 60 days of confinement -----	X	X	---
\$10 daily deductible payable for the 61st to 90th days of confinement -----	---	X	---
Benefits after 90th day of confinement -----	---	For additional 270 days, full cost of semi-private room, board and extra services	---
Cost of first 3 pints of blood -----	---	X	---
Other -----	---	---	---
Out-patient diagnostic benefits:			
\$20 deductible -----	---	X} Maximum	---
20 percent of cost of services over \$20 -----	---	X} \$50 per year	---
Other -----	---	\$50 per accident	---
Convalescent care in nursing home following hospitalization:			
\$5 daily deductible for 80 days -----	---	---	---
Other -----	---	---	---
Home health care -----	---	---	---
Medical and other health care:			
\$50 deductible -----	X	X	---
20 percent of expenses over \$50 -----	---	X	---
Other -----	---	---	---
Other -----	---	---	---
Health benefits for dependents age 65 and over: Same as for retirees age 65 and over -----	X	X	(1) ---
Same as for dependents under age 65 of active workers but reduced by Medicare benefits -----	---	---	---
Other -----	---	---	---
Life insurance when retiring at age 65 -----	Same as prior to retiring- \$1,000	Reduced to 30 percent of amount; e. g., \$6,000-a-year worker's insurance reduced to \$1,800	Reduced to \$2,000
Financing of health benefits:			(1)
Retiree pays monthly -----		---	---
Employer pays monthly -----	Full cost	Full cost	
Employer pays Part B Medicare premium ----	X		
Financing of life insurance:			
Retiree pays monthly -----	---	---	---
Employer pays monthly -----	Full cost	Full cost	Full cost
<u>Health benefits for active workers age 65 and over</u>			
Benefits for workers:			
Same as for workers under age 65 but reduced by Medicare benefits -----	---	X	X
Same as for workers under age 65 (no Medicare benefit reduction) -----	---	---	---
Same as for retirees age 65 and over -----	---	---	---
Other -----	---	---	---
Benefits for dependents age 65 and over:			
Same as for active workers age 65 and over --	---	---	---
Same as for dependents under age 65 but reduced by Medicare benefits -----	---	X	X
Other -----	---	---	---
Financing:			
Worker pays monthly -----	---	---	---
Employer pays monthly -----		Full cost	Full cost
Employer pays Part B Medicare premium ----	---	---	X

<sup>1</sup> Unions make available hospital, surgical, and medical benefits supplementing Medicare benefits at the retiree's expense.

Age 65 and Over, Early 1968—Continued

Trucking Industry, Local cartage and over-the-road freight, various associations and individual employers (Central States, Southeast, and Southwest areas)—Teamsters	National Automobile Transporters Association—Teamsters (National Truckway and Driveaway Conference)	Truck Owners Association of California—Teamsters	Chicago Transit Authority—Amalgamated Transit
---	---	---	X
---	---	---	X
---	---	---	---
---	---	---	X
---	---	---	---
---	---	---	---
---	---	---	---
---	---	---	---
---	---	---	---
---	---	---	---
---	---	---	---
---	---	---	Surgical and medical benefits provided active worker under age 65 reduced by Medicare benefits
---	---	---	X
---	---	---	---
---	---	---	---
---	---	---	---
---	---	---	Full cost: Retiree's benefits, \$1.49; dependent's benefits, \$1.49
---	---	---	---
---	---	---	---
---	---	---	---
---	X	( <sup>2</sup> )	---
X	---	X	---
---	---	---	X
---	---	---	---
---	X	( <sup>2</sup> )	X
X	---	X	---
---	---	---	---
---	---	---	Dependent's benefits: Full cost, \$1.49
Full cost	Full cost	Full cost	Worker's benefits: Full cost, \$1.49
---	---	---	---

<sup>2</sup> Individuals not enrolled in Part B of Medicare receive all benefits that they had prior to age 65.

Benefit	Twin City Lines, Inc. (Minneapolis, Minn.)- Amalgamated Transit	Maritime Industry, various employers, Atlantic and Gulf Coasts- Marine Engineers	Maritime Industry, various employers, Atlantic and Gulf Coasts- Maritime Union
<b>Benefits for retirees age 65 and over</b>			
Health benefits for retirees: Same as for active workers under age 65 but reduced by Medicare benefits -----			
Supplement Medicare benefits—plan pays— In-hospital care: \$40 deductible payable during the first 60 days of confinement -----	X	---	X
\$10 daily deductible payable for the 61st to 90th days of confinement -----	X	---	---
Benefits after 90th day of confinement -----	(See below)	---	---
Cost of first 3 pints of blood -----	---	---	---
Other -----	---	---	---
Out-patient diagnostic benefits: \$20 deductible -----	---	---	---
20 percent of cost of services over \$20 -----	---	---	---
Other -----	---	---	---
Convalescent care in nursing home following hospitalization: \$5 daily deductible for 80 days -----	---	---	---
Other -----	---	---	---
Home health care -----	---	---	---
Medical and other health care: \$50 deductible -----	80 percent of charges that exceeds \$50 for semi-private room and board plus \$3 and extra services	---	X <sup>1</sup> Applies to surgical cases only
20 percent of expenses over \$50 -----	incurred after 90th day of hospital confinement, private duty nursing care (maximum, \$2,000) and pre- scription drugs; maximum lifetime allowance, \$10,000	---	---
Other -----		---	---
Health benefits for dependents age 65 and over: Same as for retirees age 65 and over -----	X		X
Same as for dependents under age 65 of active workers but reduced by Medicare benefits -----	---	---	---
Other -----	---	---	---
Life insurance when retiring at age 65 -----	Reduced to \$1,250	Reduced to \$500	Difference between \$3,500 and total pension benefit paid to retiree; minimum - \$1,500
Financing of health benefits: Retiree pays monthly -----	50 percent of cost		---
Employer pays monthly -----	50 percent of cost		Full cost
Employer pays Part B Medicare premium -----	---	X	-
Financing of life insurance: Retiree pays monthly -----	--	---	---
Employer pays monthly -----	Full cost		Full cost
<b>Health benefits for active workers age 65 and over</b>			
Benefits for workers: Same as for workers under age 65 but reduced by Medicare benefits -----	---	X	X
Same as for workers under age 65 (no Medicare benefit reduction) -----	X	---	---
Same as for retirees age 65 and over -----	---	---	---
Other -----	---	---	---
Benefits for dependents age 65 and over: Same as for active workers age 65 and over -----	X	---	---
Same as for dependents under age 65 but reduced by Medicare benefits -----	---	X	X
Other -----	---	---	---
Financing: Worker pays monthly -----	50 percent of cost	---	---
Employer pays monthly -----	50 percent of cost	Full cost	Full cost
Employer pays Part B Medicare premium -----	---	---	---

<sup>1</sup> For retiree whose benefits while an active worker were provided by a service program, e. g., the Kaiser Foundation Health Plan.

Age 65 and Over, Early 1968—Continued

Maritime Industry, various employers, Atlantic and Gulf Coasts — Seafarers	New York Shipping Association, Inc. — Longshoremen's Association	Pacific Maritime Association — Longshoremen's and Warehousemen's Union		American Telephone and Telegraph Company (Long Lines Department) — Communications Workers
		Optional Plan A <sup>1</sup>	Optional Plan B <sup>2</sup>	
---	X } Only if hospitalization is initiated by NYSA-LA clinic	X	X	---
---	X }	X	X	---
---	---	For additional 21 days, full cost of room, board and extra services	---	---
---	---	X	---	---
---	---	---	---	---
---	X } Only if services are performed in NYSA-LA clinic	X	X	---
---	X }	X	X	---
---	---	---	---	---
---	---	---	---	---
---	---	\$5 a day for 1st 30 days	---	---
---	---	20 percent of cost	---	---
---	X } Only if care is received in NYSA-LA clinic	X }	---	---
---	X }	X }	---	---
---	---	Excludes 1st \$2 of cost of 1st home visit	---	---
---	---	---	Reasonable cost of certain health supplies and services	---
Same as for dependent of active worker under age 65 but reduced by Medicare benefits	---	---	---	---
---	X	X	X	X
X	---	---	---	---
---	---	---	---	---
Reduced to \$3,000	---	Reduced to \$1,000	Reduced to \$1,000	Maintained for 1 year and then reduced 10 percent and 10 percent annually to 50 percent of original amount; e.g., \$6,000-a-year worker's insurance reduced to \$3,500
Full cost	Full cost	Full cost	Full cost	Full cost
X	X	X	X	--
---	---	---	---	--
Full cost	---	Full cost	Full cost	Full cost
X	---	---	---	---
---	---	---	X	---
---	X	---	---	X
---	---	---	---	---
---	X	---	X	X
---	---	---	---	---
Full cost	Full cost	Full cost	Full cost	Hospital, surgical, and in-hospital medical benefits, 50 percent of cost
X	X	X	X	Hospital, surgical, and in-hospital medical benefits, 50 percent of cost; major medical benefit. full cost

<sup>2</sup> For retiree whose benefits while an active worker were provided by an insured program.

Benefit	Detroit Edison Company, The- Utility Workers	Pennsylvania Power and Light Company- Employees Independent Association	Retail Trade Industry, various employers (New York, N. Y.)- Retail Clerks
<u>Benefits for retirees age 65 and over</u>			
Health benefits for retirees: Same as for active workers under age 65 but reduced by Medicare benefits -----		( <sup>1</sup> ) ---	
Supplement Medicare benefits—plan pays— In-hospital care: \$40 deductible payable during the first 60 days of confinement-----	---	---	---
\$10 daily deductible payable for the 61st to 90th days of confinement-----	---	---	---
Benefits after 90th day of confinement ---	---	---	---
Cost of first 3 pints of blood -----	---	---	---
Other -----	---	---	---
Out-patient diagnostic benefits: \$20 deductible -----	---	---	---
20 percent of cost of services over \$20--- Other -----	---	---	---
Convalescent care in nursing home following hospitalization: \$5 daily deductible for 80 days-----	---	---	---
Other -----	---	---	---
Home health care -----	---	---	---
Medical and other health care: \$50 deductible -----	---	---	---
20 percent of expenses over \$50 ----- Other -----	---	---	---
Other -----	---	---	---
Health benefits for dependents age 65 and over: Same as for retirees age 65 and over -----	X	( <sup>1</sup> ) ---	---
Same as for dependents under age 65 of active workers but reduced by Medicare benefits -----	---	---	---
Other -----	---	---	---
Life insurance when retiring at age 65 -----	Immediately reduced 10 percent and reduced 10 percent annually to 50 percent of original amount; minimum, \$2,500; e.g., \$6,000-a-year worker's insurance immediately reduced to \$5,400 and by age 70 to \$3,000	Reduced immediately and further reduced e.g., \$6,000-a-year worker's insurance immediately reduced to \$6,000 and by age 70 to \$3,000	---
Financing of health benefits: Retiree pays monthly -----	---	( <sup>1</sup> ) ---	---
Employer pays monthly -----	Full cost	---	---
Employer pays Part B Medicare premium --- Financing of life insurance: Retiree pays monthly -----	X - For retiree only ---	---	---
Employer pays monthly -----	Full cost	Full cost	---
<u>Health benefits for active workers age 65 and over</u>			
Benefits for workers: Same as for workers under age 65 but reduced by Medicare benefits -----	---	---	---
Same as for workers under age 65 (no Medicare benefit reduction) -----	---	---	X
Same as for retirees age 65 and over ----- Other -----	---	---	---
Benefits for dependents age 65 and over: Same as for active workers age 65 and over --- Same as for dependents under age 65 but reduced by Medicare benefits -----	---	---	X
Other -----	---	---	---
Financing: Worker pays monthly -----	---	---	---
Employer pays monthly -----	---	---	Full cost
Employer pays Part B Medicare premium ---	---	---	---

<sup>1</sup> Employer makes available hospital, surgical, and medical benefits supplementing Medicare benefits at retiree's expense.  
<sup>2</sup> For retiree whose benefits while an active worker were provided by the Kaiser Foundation Health Plan

Age 65 and Over, Early 1968—Continued

Distributors Association- Longshoremen's and Warehousemen's Union, Locals 6 and 17	Retail Drug Industry, various associations and employers (New York, N. Y.)- Retail, Wholesale, and Department Store Union, Local 1199
---	---
<u>Optional Plan A</u> <sup>2</sup>	<u>Optional Plan B</u> <sup>3</sup>
X	X
For additional 21 days, full cost of semi-private room, board and extra service	For additional 10 days, 80 percent of cost of ward room, board and extra services
X	---
Cost of prescribed private duty nursing care	X } Maximum \$100 per year X }
X	---
X	---
---	---
\$5 daily for 21st-50th day of confinement 20 percent of cost of 100 visits	---
Excludes \$1 per office visit, X 20 percent of cost of home visit, X and cost of physical checkup and physical therapy	X } Excludes home and nonsurgical X } office visits
X	X
---	---
---	---
---	Immediately reduced 50 percent and reduced 20 percent annually; minimum, \$500
Dependent's benefit, full cost: \$6.54	Dependent's benefits, full cost: \$5.60
Retiree's benefits, full cost	Retiree's benefits, full cost
X - For retiree only	X - For retiree only
---	---
Full cost	Full cost
---	X

<sup>3</sup> For retiree whose benefits while an active worker were provided by the insured plan. Also covers retirees who failed to enroll in Part B of Medicare and those who elected not to continue Kaiser Foundation Health Plan coverage.



Benefit	Retail, Wholesale, and Warehouse Industries, various employers (New York, N. Y.)— Retail, Wholesale and Department Store Union, District 65 (District 65 Security Plan)	Restaurant Industry, various employers (New York, N. Y.)— Hotel and Restaurant Employees, Local 89
<u>Benefits for retirees age 65 and over</u>		
Health benefits for retirees:		
Same as for active workers under age 65 but reduced by Medicare benefits .....		
Supplement Medicare benefits—plan pays— in-hospital care:		
\$40 deductible payable during the first 60 days of confinement .....	---	---
\$10 daily deductible payable for the 61st to 90th days of confinement.....	---	---
Benefits after 90th day of confinement .....	---	---
Cost of first 3 pints of blood .....	---	---
Other .....	---	---
Out-patient diagnostic benefits:		
\$20 deductible .....	---	---
20 percent of cost of services over \$20.....	---	---
Other .....	---	---
Convalescent care in nursing home following hospitalization:		
\$5 daily deductible for 80 days.....	---	---
Other .....	---	---
Home health care .....	---	---
Medical and other health care:		
\$50 deductible .....	---	---
20 percent of expenses over \$50 .....	---	---
Other .....	---	---
Other .....	---	---
Health benefits for dependents age 65 and over:		
Same as for retirees age 65 and over .....	X	---
Same as for dependents under age 65 of active workers but reduced by Medicare benefits .....	---	X
Other .....	---	---
Life insurance when retiring at age 65 .....	Reduced 1 percent and further reduced 1 percent monthly; minimum, \$1,000	Reduced to \$1,000
Financing of health benefits:		
Retiree pays monthly .....		
Employer pays monthly .....	Full cost	Full cost
Employer pays Part B Medicare premium .....	X	---
Financing of life insurance:		
Retiree pays monthly .....	---	---
Employer pays monthly .....	Full cost	Full cost
<u>Health benefits for active workers age 65 and over</u>		
Benefits for workers:		
Same as for workers under age 65 but reduced by Medicare benefits .....	X	X
Same as for workers under age 65 (no Medicare benefit reduction) .....	---	---
Same as for retirees age 65 and over .....	---	---
Other .....	---	---
Benefits for dependents age 65 and over:		
Same as for active workers age 65 and over .....	X	---
Same as for dependents under age 65 but reduced by Medicare benefits .....	---	X
Other .....	---	---
Financing:		
Worker pays monthly .....	---	---
Employer pays monthly .....	Full cost	Full cost
Employer pays Part B Medicare premium .....	X	---

Age 65 and Over, Early 1968—Continued

Prudential Insurance Company of America, The— Insurance Workers	Realty Advisory Board of Labor Relations, Inc. (New York, N. Y.)— Building Service Employees	Hotel Association of New York City, Inc.— New York Hotel and Motel Trades Council	Laundry Industry, various employers (New York, N. Y.)— Clothing Workers
X	---	---	X
---	---	---	X
80 percent of cost of semi-private room, board and extra services	---	---	---
---	---	---	X
---	---	---	---
---	---	---	---
---	---	---	---
80 percent of cost of private duty nursing care and prescription drugs that exceeds \$25	---	---	---
---	---	---	---
X	---	---	---
---	---	X	---
Reduced 20 percent and by same amount annually to \$1,000; e.g., \$6,000-a-year worker's insurance immediately reduced to \$10,400 and by age 70 to \$1,000	---	---	Reduced to \$750
---	---	---	---
Full cost	---	Full cost	Full cost
---	---	---	---
---	---	---	---
Full cost	---	---	Full cost
---	---	X	---
---	---	---	---
---	---	---	X
---	---	---	---
---	1st \$40 of hospital expenses during 1st 60 days of confinement	---	---
---	X	---	---
---	---	X	---
---	---	---	---
---	Full cost	Full cost	Full cost
---	X	X	---



## UNION IDENTIFICATION

This listing presents the full titles of the unions referred to in the plan summaries. The names used to identify unions in the summaries are shown in capital letters. Unions not affiliated with AFL-CIO are noted as independent (Ind. ).

ALUMINUM WORKERS International Union.  
AMALGAMATED TRANSIT Union.  
International Union, United AUTOMOBILE, Aerospace and Agricultural  
Implement WORKERS of America.  
AMERICAN BAKERY AND CONFECTIONERY WORKERS' International Union.  
International Brotherhood of BOOKBINDERS.  
BUILDING SERVICE EMPLOYEES' International Union.  
United Brotherhood of CARPENTERS and Joiners of America.

International CHEMICAL WORKERS Union.  
Amalgamated CLOTHING WORKERS of America.  
COMMUNICATIONS WORKERS of America.  
DISTILLERY, Rectifying, Wine and Allied WORKERS'  
International Union of America.  
International Brotherhood of ELECTRICAL WORKERS (IBEW).  
International Union of ELECTRICAL, Radio and  
Machine Workers (IUE).

EMPLOYEES INDEPENDENT ASSOCIATION (Ind. ).  
United FURNITURE WORKERS of America.  
GLASS BOTTLE BLOWERS Association of the United States and Canada.  
United GLASS AND CERAMIC WORKERS of North America.  
United HATTERS, CAP AND MILLINERY WORKERS  
International Union.  
HOTEL AND RESTAURANT EMPLOYEES and Bartenders International Union.  
INDEPENDENT STEELWORKERS UNION (Ind. ).  
INSURANCE WORKERS INTERNATIONAL UNION.

International JEWELRY WORKERS' Union.  
International LADIES' GARMENT WORKERS' Union.  
International LEATHER GOODS, PLASTIC AND NOVELTY WORKERS' Union.  
LEATHER WORKERS International Union of America.  
LITHOGRAPHERS and Photoengravers International Union.  
International LONGSHOREMEN'S ASSOCIATION.  
International LONGSHOREMEN'S AND WAREHOUSEMEN'S UNION (Ind. ).  
International Association of MACHINISTS and Aerospace Workers.  
National MARINE ENGINEERS' Beneficial Association.  
National MARITIME UNION of America.  
Amalgamated MEAT CUTTERS and Butcher Workmen of North America.  
NEW YORK HOTEL AND MOTEL TRADES COUNCIL (association of  
various unions in hotel and motel field).  
OIL, CHEMICAL AND ATOMIC WORKERS International Union.  
National Brotherhood of PACKINGHOUSE and Dairy WORKERS (NBPW)(Ind. ).

United PACKINGHOUSE, Food and Allied WORKERS (UPWA).  
Brotherhood of PAINTERS, Decorators and Paperhangers of America.  
United PAPERMAKERS AND PAPERWORKERS.  
International Brotherhood of PULP, SULPHITE AND PAPER MILL WORKERS.  
RETAIL CLERKS International Association.  
RETAIL, WHOLESALE AND DEPARTMENT STORE UNION.  
United RUBBER, Cork, Linoleum and Plastic WORKERS of America.  
SEAFARERS' International Union of North America.

STANDARD ALLIED TRADES COUNCIL (various unions collaborating in  
negotiation of single agreement).  
United STEELWORKERS of America.  
International Brotherhood of TEAMSTERS, Chauffeurs, Warehousemen  
and Helpers of America (Ind. ).  
TEXTILE WORKERS Union of America (TWUA).  
TOBACCO WORKERS International Union.  
International Union of Dolls, Toys, Playthings, Novelties and Allied Products of the  
United States and Canada (TOY AND NOVELTY WORKERS).

International Typographical Union (TYPOGRAPHERS).  
UNITED MINE WORKERS of America (Ind. ).  
UNITED SHOE WORKERS of America.  
UPHOSTERERS' International Union of North America.  
UTILITY WORKERS Union of America.  
American WATCH WORKERS Union (Ind. ).  
International WOODWORKERS of America.

BLS PUBLICATIONS ON EMPLOYEE BENEFIT PLANS

Bulletin number		Price
Pensions		
1485	Private Pension Plan Benefits (1966).	55 cents
1477	Digest of 50 Selected Pension Plans for Salaried Employees, Summer 1965.	40 cents
1435	Digest of 100 Selected Pension Plans Under Collective Bargaining, Late 1964.	50 cents
1407	Labor Mobility and Private Pension Plans (June 1964).	45 cents
1394	Unfunded Private Pension Plans (May 1964).	30 cents
1326	Multiemployer Pension Plans Under Collective Bargaining, Spring 1960.	65 cents
	Growth and Vesting Changes in Private Pension Plans, <u>Monthly Labor Review</u> , May 1968 (Reprint).	Free
	Terminations of Pension Plan: 11 Years' Experience, <u>Monthly Labor Review</u> , June 1967 (Reprint 2541).	Free
	Changes in Pension Plans for Salaried Employees, <u>Monthly Labor Review</u> , April 1966 (Reprint).	Free
	Changes in Negotiated Pension Plans, 1961-64, <u>Monthly Labor Review</u> , September 1965 (Reprint 2479).	Free
	Relationship of Employee Hiring Ages to the Cost of Pension Plans (July 1965).	Free
Health and Insurance		
1502	Digest of 100 Selected Health and Insurance Plans Under Collective Bargaining, Early 1966.	\$1.00
1377	Digest of 50 Selected Health and Insurance Plans for Salaried Workers, Spring 1963.	\$1.00
1296	Health and Insurance Plans Under Collective Bargaining: Life Insurance and Accidental Death and Dismemberment Benefits, Early Summer 1960.	25 cents
1293	Health and Insurance Plans Under Collective Bargaining: Major Medical Benefits, Fall 1960.	20 cents
	Changes in Negotiated Health and Insurance Plans, 1962-66, <u>Monthly Labor Review</u> , November 1966 (Reprint 2510).	Free
	Adapting Group Health Insurance to Medicare, <u>Monthly Labor Review</u> , May 1966 (Reprint).	Free
Other		
1483	Financing Supplemental Unemployment Benefit Plans (May 1966).	20 cents
1425-3	Supplemental Unemployment Benefit Plans and Wage Employment Guarantees (June 1965).	70 cents
1325	Digest of Profit-Sharing, Savings, and Stock Purchase Plans Winter 1961-62.	30 cents