

# UFCW NATIONAL HEALTH AND WELFARE FUND

Small enough to care...

**BIG enough to make a difference!**



## WHO WE ARE

A product of the finest collaborative efforts by both sides of the Collective Bargaining process, the UFCW National Health and Welfare Fund was established in 1947. Our goal then was to promote the health and welfare of the many thousands of members employed in various industries under the jurisdiction of the Distillery Workers' Union.

In 1955, in response to the reality that profit-motivated insurance companies were siphoning substantial sums of money away from benefits for the members, the Fund became self-insured. That one step-courageous and pioneering in its time – set this Fund apart from most others and put us on a course we have never regretted taking.

Today, our existence continues to be singular in purpose; to secure, protect and maintain the highest level of quality health care at a reasonable, affordable cost.

The Fund's eight member Board of Trustees, four labor and four management, welcomed the merger of the Distillery Workers' Union with the United Food and Commercial Workers and viewed it as just the beginning of yet another chapter in the Fund's long and success filled story.



## WHAT WE DO

The business of the UFCW National Health and Welfare Fund is what could simply be called “insurance”. We insure thousands of working and retired women and men, their spouses and their children across the United States and in several Canadian provinces.

That one word – “insurance” – falls far short of describing the essence of what we do and suggests a commercially oriented enterprise, which we are not.

First, the Fund helps employers and employees agree on how best to provide economic protection against the cost of medical care.

Then, the Fund offers to provide that protection at rates that are honest, trimmed to the bone and calculated to be free of any profit. (There are no partners, owners or stockholders at the Fund who invest in the hope of being paid dividends).

Next, the benefits are administered at either of the Fund’s two offices – one in Englewood, NJ and the other in Stockton, CA – in accordance with a philosophy based on efficient, skilled, equitable and caring attention to the people we serve.

Finally, we try our very best to remember that a great deal of trust has been placed in us and that real people are depending on us.





## **COST CONTAINMENT**

In the design of benefit plans, there is an ever present challenge to cut costs with no sacrifice to effective and appropriate quality care. In other words – the best value for the dollar. There are many ways to realize the objective and this Fund's performance in that regard has produced excellent results. Among those cost saving programs:

- Preferred Provider Organizations
- Case Management
- Disease Management
- Nationwide Prescription Plan
- Point of Service
- Individual Provider Contracting
- Utilization Review
- Mail Order Prescriptions

Each approach to containing excessive and increasing medical costs is undertaken carefully and is implemented only after its effectiveness has been gauged. A program that saves money but undermines the quality of medical care is not acceptable. Conversely, we realize that excellence in care need not cost a fortune.





## WHAT WE CAN DO FOR YOU

Some of the companies whose employees' health care coverage has been entrusted to the UFCW National Health and Welfare Fund are giants in their industries – Shaw's Supermarkets in the retail food industry, E & J Gallo among the wineries and Kraft-Maxwell House among the manufacturing segments. Not all the companies we serve are impressive by their size, however. We are equally proud to care for many more modest operations. In every case, though, we are able to contribute to the health and security of their employees while safeguarding the company's bottom line. As specialists in the field of self-insured benefits, we offer more than 50 years of experience, know-how and innovation to client companies.

We freely accept not only the challenge but the obligation to stay in the forefront of the revolution now taking place in the world of controlling the costs of medical care. Alert to the changing climate and responsive to the demands for uncompromising efficiency and quality, we are preparing for tomorrow by adapting today.

Despite any obvious similarities, your company or the company you work for is not exactly the same as any other. We recognize that. That's why we presently underwrite and manage an array of diverse benefit plans, formulated to meet the needs of individual employers and employee groups.

We could do the same for you – bring together all of the elements important to you in the design of a health care benefit program which would be uniquely yours.

For specific information, drop us a line at:  
UFCW National Health and Welfare Fund  
66 Grand Avenue  
Englewood, NJ 07631  
FAX: 201-569-1085 or Call 201-569-8801  
Please visit our website at: [www.ufcwnationalfund.org](http://www.ufcwnationalfund.org)

