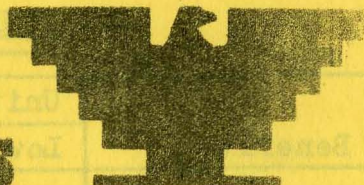


Medical Plan of the United Farm Workers



How Does the UFW Medical Plan Work for You?

The UFW Medical Plan offers you the most complete medical coverage possible. It is designed to provide the maximum amount of benefits possible to each farm worker under contract and their families. As the union grows with more companies under contract, so will the benefits increase for the membership.

How Do You Qualify for the UFW Medical Plan?

The UFW Medical Plan is designed for farm workers and their special needs. To qualify, you can use the hours from the time you are working to cover yourself and your family when you are not working. In other words, the workers have hours in reserve, like money in the bank, to be of use when needed. All hours at any company with a UFW contract can be added together, and the hours of all family members working under UFW contract can be added together to qualify the whole family.

Here is an example of the hours you would need and the benefits you would get for the services needed in February:

March	April	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.	Jan.	FEBRUARY	
											← 50 hrs. in 3 months	LOW PLAN
					← 100 hours in 6							
						← 150 hours in 9 months						
											← 250 hrs. in 3 mths.	MEDIUM PLAN
					← 500 hours in 6 months							
						← 750 hours in 9 months						
											← 400 hrs. in 3 mths.	HIGH PLAN
					← 800 hours in 6 months							
						← 1200 hours in 9 months						
											← 50 hours in 1 year	DEATH BENEFIT

The Company's Medical Plan is Difficult or Impossible to Qualify For:

You need 60 hours each month at the same company to qualify for the next month. No hours worked at any other company will help you qualify. No hours worked by any other family member can be used to qualify.

FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPT.
200 hrs.	60 hrs.	100 hrs.	40 hrs.	45 hrs.	59 hrs.	0 hrs.	
BENEFITS →	1 month	1 month	1 month	Nothing	Nothing	Nothing	Nothing

COMPARISON OF SOME OF THE BENEFITS

Benefit	United Farm Workers			Company		
	Low Plan	Medium Plan	High Plan			
1. Maternity	-----	\$700.00	\$700.00	\$500.00		
	<p>*With the UFW Medical Plan, complications with birth are paid by the "Major Medical Benefit."</p> <p>*\$500 is the maximum the company will pay, even if there are complications. Seasonal workers have little or no chance to qualify, because you have to be working 60 hours the month before the birth.</p>					
2. Major Medical	-----	80% of \$2,000	80% of \$10,000	80% of \$10,000		
3. Doctor Visits	\$8 / visit	\$8 / visit	\$8 / visit	\$6 / visit		
4. Emergency Room	\$50 per family member per year	Same	Same	NOTHING		
	<u>Example:</u> Family of 4 = \$300.00 per year					
5. Ambulance	\$50. per family member per year	Same	Same	\$15 per trip		
	<p><u>Example:</u></p> <table border="0" style="width:100%"> <tr> <td style="width:50%"> Ambulance costs \$40. per trip UFW Plan pays up to \$50 You pay Nothing (\$0) </td> <td style="width:50%"> Ambulance costs \$40 Company pays \$15. You pay \$25.00 </td> </tr> </table> <p>*Normally people don't use an ambulance more than once a year...the UFW benefit is more practical.</p>				Ambulance costs \$40. per trip UFW Plan pays up to \$50 You pay Nothing (\$0)	Ambulance costs \$40 Company pays \$15. You pay \$25.00
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6. Hospital	-----	\$800 per family member per year	\$800 per family member per year	\$50 per day --room and board		
	<table border="0" style="width:100%"> <tr> <td style="width:50%"> *Room in hospital costs \$150 per day. In hospital 5 days-- \$150 x 5 days = \$750.00 UFW Plan pays up to \$800.00 You pay \$0 (Nothing) </td> <td style="width:50%"> Room in hospital costs \$150 per day. In hospital 5 days-- \$150 \$150 x 5 days = \$750 Company plan pays \$250.00 You pay \$500.00 </td> </tr> </table>				*Room in hospital costs \$150 per day. In hospital 5 days-- \$150 x 5 days = \$750.00 UFW Plan pays up to \$800.00 You pay \$0 (Nothing)	Room in hospital costs \$150 per day. In hospital 5 days-- \$150 \$150 x 5 days = \$750 Company plan pays \$250.00 You pay \$500.00
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7. Death Benefit	\$2,000 for worker under UFW Contract \$1,000 for spouse \$1,000 for child \$ 200 for infant (15 days to 6 months)			\$1000 for worker only; nothing for the family.		