

CULINARY HEALTH BENEFITS

To qualify, you must work at least 150 hours each month for four (4) consecutive months to be covered. Medical insurance starts in the fifth month. Dental and vision coverage begins six (6) months later.

If you don't work the 150 hours each month, you may pay the difference yourself as long as you work at least 90 hours (48 hours for dinner house and banquet workers). Payment of differences must be made monthly to the Insurance Office. The amount would be the current rate being paid by the employer for hours worked (approx. \$3-\$4 per hour).

Once covered, you need to work at least 100 hours per month in November - April, and 130 hours per month May - October. If you do not work the 100/130 hours, you may pay the difference yourself as long as you work at least 70 hours (48 hours for dinner house and banquet workers). Insurance Office phone's number 375-3132.

Coverage Includes:

- Doctor Visits & Hospitalization Coverage
- Dental Care
- Prescription with use of Drug Card
- Free Dependent Coverage (including dental and optical)
- Maternity Coverage and Well Baby Care
- Drug & Alcohol Treatment
- Eye Exams, Glasses & Contacts
- Life Insurance (\$3,500)
- Annual Physical Exams
- Companion Travel Expense

Note: If your employer does not contribute to the Culinary Insurance Plan, ask your employer for a copy of the insurance

BENEFIT CHOICES

FOR MAXIMUM SAVINGS

You should only use the doctors and hospitals that are listed in the Culinary Network available at the office.

Prior to any hospital, surgery testing etc. contact the Benefits Specialist at 375-3132 to learn what medical choices are available for you.

PENSION

Employers make monthly contributions to the pension plan for each eligible employee. The amount of this contribution is set by the Union contract. Members are vested after five (5) full years of service.

The amount you receive upon retirement, or possibly after you leave the industry, depends on your length of service. For example, 10 years of full-time service brings about \$200- \$250 per month upon retirement.

Call the Pension Fund directly (375-3132) if you have questions about your health or pension coverage or to get a copy of the

