Amalgamated Local 426
Health and Welfare Fund

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FREQUENTLY ASKED QUESTIONS

1. What is the Member Benefit Program?

The Member Benefit Program is an invitation only program available to approved. Associations, PEOs and other dually authorized membership organizations. The Program offers membership related benefits that include life insurance, accident, and health benefits as well as prescription benefits.

2. Who is eligible to participate in the Member Benefit Program?

Individual Members and or Employer Members that are active members of an approved Affiliated Association, PEO, or such other dually authorized Membership Organization.

3. Is the Member Benefit Program a small group or individual insurance plan?

No. The Member Benefit Program is NOT a small group or individual insurance plan. The Member Benefit Program is an opportunity for Associate Memberships to be offered to qualified individual members and/ or employees and thus, if they choose to join will have access to the member benefits program provided to an eligible employer or member through an employer or member's Affiliated Association membership.

4. What is a Core Financial Member Program?

Core Financial Member programs came into existence in the 1980's as unions needed a way to give the apprentices working in union shops the ability to receive benefits. As such, unions adopted these programs with the hope that the apprentices would at some point become full union members. These programs afforded these associate members the opportunity to participate in various union programs and benefits including health care coverage, dental and vision insurance, life insurance, disability, accident 401K programs and others depending on the overall benefits of each individual union.

5. What Union is providing the option to participate in the Core Financial Membership opportunity?

Amalgamated Local 426 is the Sponsoring Union for CapCare Affiliated Associations. Local 426 accesses the Health & Welfare Funds of Local 298 and Local 22. Local 426 is the Union that is providing the Core Financial membership opportunity to the association affiliated members. Local 298 has been in existence since 1951 with headquarters in Valley Stream, NY. Local 22, was founded in 1930 and is in New York, NY. This Plan option is a Taft Hartley Health and Welfare Benefit Plan.

6. Who becomes a Core Financial Member? The Employer or the Employee?

The Employee becomes the Core Financial Member. The Member Benefits Program is not an employer sponsored plan, to gain access to the benefits offered, an employee/member (participant) must become a Core Financial Member of the Member Benefit Program Sponsor, Amalgamated Local 426 to be eligible for benefits.

10. What network of Providers does the enrolled Member Participants have access to?

The Plan Administrator has entered into an agreement with one or more networks of hospitals and physicians, called "PPO Networks." These PPO networks offer participants healthcare services at discounted rates. In Network Services for PPO providers are paid at 100% of the fee schedule contracted by Blue Cross Blue Shield with their participating providers.

11. What is the eligibility criteria for an employee/independent contractor member to enroll in the Member Benefit Program?

An employee/independent contractor member is eligible to participate if they are actively employed/working for an employer and or member that is a member of an Affiliated Association. The Employer must also pay the contributions on the employee/members' behalf. If enrolling as a Independent contractor, you must provide a copy of your 1099 and or Independent Contractor agreement.

12. What are the eligibility criteria for a sole proprietor to enroll in the Member Benefit Program?

Sole Proprietor must provide documentation showing legal formation and/or tax records and validate that they are actively working for that entity.

Contact a Program Member Benefit Representative For Additional Program Information

Phone: 833-287-4765 | Email: capcareenrollment@concordmgt.com

*C**aveat**. The Member Benefits Program is not an insurance program and is not marketed or sold in the commercial market or through brokers. The Benefits Program is NOT an employer sponsored health plan, rather a member benefit that is offered through the employer's membership with a designated affiliated association or organization. Participants are accessing these member benefits by becoming a Core Financial Member of Amalgamated Local 426. It is the sole responsibility of the employer and employee to review the summary of benefits coverage as well as the summary plan documents to understand the benefits being offered or selected. All program partners, Benefit Development Consultants, Benefit Facilitators and Member Benefit Advisors are consultants and not brokers. These consultants are available to assist you with questions and provide education on behalf of the CapCare program. An employee of employer does not have a contract with such consultants.*