Dear CWA Members:

The Coalition of Red Cross Unions is happy to announce the new and significantly lower rates that members will pay for their 2024 health care. The per paycheck rates for 2024 are as follows:

FT Coverage	2024	2023	Savings per paycheck
Employee Only	**17.33**	53.01	35.68
Employee + Spouse	**130.01**	216.42	86.41
Employee + Children	**156.38**	234.45	78.07
Family	**192.47**	306.41	113.94
PT Coverage			
Employee Only	**86.06**	117.85	31.79
Employee + Spouse	**414.17**	484.50	70.33
Employee + Children	**488.39**	547.67	59.28
Family	**715.83**	800.15	84.32

What happened? Your union contract required Red Cross to increase the amount they pay toward insurance premiums by 6% in 2024. The insurance premium that members pay is the difference between the total premium cost and what Red Cross pays toward the premium. The good news is that the overall cost of the insurance has *decreased*, so, combined with an increase in the amount that Red Cross pays, the amount members will pay for coverage in 2024 is *less* than it was in 2023. Your contract expires at the end of 2024, and future health care cost-sharing will be an important subject of negotiations.

Why did overall costs go down? First, since 2023 was the first year that union members were in the United Steel Workers health care plan, rates were based on recent member health care usage in 2021 and 2022, which were especially expensive years. Further, Red Cross union members taking health care across the country made good decisions on their health and health care usage. Decisions such as going to urgent care instead of the emergency room, using generic drugs or Express Scripts (mail order) when available, and many other healthy and economical choices lowered the overall cost of care for the membership. These savings will be passed on to you in 2024.

Understanding the Future…United Steel Workers provided us with affordable healthcare Premiums in 2023. This was a one-time credit we got for 2024 Premiums that is being passed on to the employees. Please understand that health care nationwide is likely to increase in the future. Future health care plan design and cost-sharing will be an important subject at the next negotiations for 2025-2028.

Open Enrollment for 2024

If you are already enrolled and you have no changes in coverage, you do not need to re-enroll. The new rates will go into effect during the first pay period in January. If you do have any changes, open enrollment for 2024 is scheduled for **November 6th through November 17th**.

If you have any questions about this information, please contact your union representative.