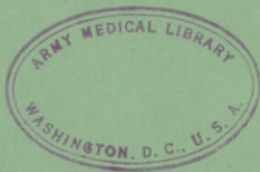


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DEPARTMENT OF LABOR

UNION-MANAGEMENT HEALTH INSURANCE PLANS
IN NEW YORK STATE, JANUARY 1949



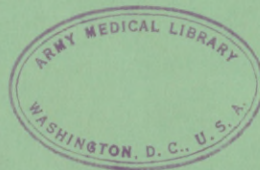
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UNION AND UNION-MANAGEMENT HEALTH INSURANCE PLANS
IN NEW YORK STATE, JANUARY 1949



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DEPARTMENT OF LABOR

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PUBLICATION NUMBER B-19

REVISED MAY 1949

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C. A. Pearce, Director

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UNION AND UNION-MANAGEMENT HEALTH INSURANCE PLANS
IN NEW YORK STATE, JANUARY 1949

The past few years have seen a rapid growth in group health insurance against the hazard of occupational disability. A large part of this

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UNION AND UNION-MANAGEMENT HEALTH INSURANCE PLANS
IN NEW YORK STATE, JANUARY 1949

insurance plans in the administration of health insurance plans. This report is a preliminary report of the results of a study of union and union-management health insurance plans in New York State.

Table: Health Insurance Plans with Union or Union-Management Administration, New York State, January 1949

Division of Research and Statistics, State of New York - Department of Labor
Director.

State of New York - Department of Labor

EDWARD CORSI

Industrial Commissioner

In the process of preparing this list, the Bureau of Labor Statistics of the United States Department of Labor extended cooperation which is gratefully acknowledged.

This report covers only one form of group health insurance, namely, those plans which are union or union-management administered.

For a description of other types of plans, at least as far as wage-loss indemnification is concerned, see The Status and

Division of Research and Statistics

C. A. PEARCE

Director

this Division in February, 1949.

C. A. Pearce,
Director

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This report lists those health insurance programs in New York State that have been secured through collective bargaining and are administered, in whole or in part, by representatives of unions and management jointly.

Preface

The past few years have seen a rapid growth in group insurance against the hazard of nonoccupational disability. A large part of this growth, particularly in New York State, has been connected with collective bargaining. In consequence, there now exists in this state a large number of health insurance plans in the administration of which union representatives participate. This report is a fairly comprehensive list of such plans in existence in January 1949, together with descriptions of their major features.

This report was prepared by Mr. Winston Dancis, Senior Economist, with the assistance of Mr. Spencer R. Hertzell, Junior Economist of the Division's staff under the supervision of Mr. Robert Tilove, Assistant Director.

In the process of compiling this list, the Bureau of Labor Statistics of the United States Department of Labor extended cooperation which is gratefully acknowledged.

This report covers only one form of group health insurance, namely, those plans which are union or union-management administered. For a description of other types of plans, at least so far as wage-loss-indemnification is concerned, the reader is referred to The Nature and Extent of Voluntary Disability Insurance in New York State, published by this Division in February, 1949.

C. A. Pearce,
Director

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UNION AND UNION-MANAGEMENT HEALTH INSURANCE PLANS
IN NEW YORK STATE, JANUARY, 1949

This report lists those health insurance programs in New York State that have been secured through collective bargaining and are administered, in whole or in part, by representatives of unions or of unions and management jointly.

The report does not include collectively bargained programs that are administered exclusively by the employer or insurance carrier, or employer sponsored programs in which collective bargaining played no part, or union plans financed by membership dues or assessments. A plan is included in this list if it resulted from collective bargaining and an organization, board, or fund which includes union representatives handles some aspect of the plan, whether it be the procurement of a group insurance policy, the collection of premiums, or the administration of benefit payments, or all of these activities.

Plans have been included if they offer one or more of the following: weekly cash benefits to make up for wage loss; hospital, surgical or medical care services or cash indemnities for such expenses; or maternity benefits. The benefits offered under life insurance, accidental death and dismemberment insurance, and pension plans are not listed in this report.

Efforts have been made to include every plan in effect in January, 1949. However, information was not available with respect to a few of the existing programs.

Provisions are listed as they were found in insurance policies, descriptive literature and other sources, although in some cases their significance cannot be fully appreciated without a knowledge of the industries involved. Maternity benefits may be listed for certain unions in which there are few or no women members (e.g., teamsters, building trades). Another example is the extension of coverage into periods of unemployment, a provision which depends for its practical importance on the extent or nature of turn-

over in the industry.

Practically all of these programs require union membership in good standing as a condition of eligibility for benefits. Union membership is not required in a few of these plans, but the benefits are available to those covered by the collective agreement. In these cases, as a result of union shop arrangements or the strong position of the union in the industry, all of the workers covered are union members.

Using union membership in good standing as a primary condition of eligibility, many of these plans continue eligibility for substantial periods of unemployment. Often a necessary qualification is availability for work at the trade or in the industry in the period prior to the onset of disability or illness.

Most of the programs included in this study, it should be noted, operate in industries in which the employers typically are small businessmen and bargain on a multi-employer basis. This should not be taken to mean that health insurance plans are more widespread among small rather than large companies. However, there appears to have been less occasion for union participation in administration where large companies are involved. In many of the industries included in this checklist, the union involved deals with a number of competing employers, often on the basis of association bargaining. It is therefore quite natural for a multi-employer fund to be created with participation by the union. Moreover, in a good many cases, the employers are too small to secure group insurance themselves, having fewer than 25 employees, and a multi-establishment fund is therefore necessary. In some instances an industry-wide plan presents the further advantage of providing employees with continuity of coverage despite job turnover.

Union	Accident and Sickness				Maternity ² (maximum allowance)	Hospital		
	Weekly rate ¹	Maximum duration	Day benefits begin in case of Accident	Sickness		Daily rate	Maximum duration	Extras (maximum allowance)
Asbestos Workers, A.F.L., Local 12, N.Y.C.	None				Hospital: \$80 Surgical: \$25-\$100 Dependents included		Blue Cross (a) Dependents included	
Automobile, Aircraft & Agricultural Implement Workers, C.I.O., Local 259, N.Y.C.	\$20	52 weeks per disability	1	4	Weekly benefit: 6 weeks Hospital: 14 days Surgical: \$25-\$100 Dependents: Hospital: 14 days Surgical: \$25-\$100	\$8 Dependents included	70 days per disability	\$50 Dependents included
Automobile, Aircraft & Agricultural Implement Workers, C.I.O., Locals 501 & 516, Buffalo - Wheatfield	\$35	52 weeks per year	1	4	Weekly benefit: 6 weeks Hospital: 14 days Extras: \$70 Surgical: \$37.50-\$150 Dependents: Hospital: 14 days Extras: \$70	\$7 Dependents included	120 days per disability	\$70 Dependents included
Bakery & Confectionery Workers A.F.L., Local 1, N.Y.C.	Regular wage: Less than \$30 - \$10.50 per \$30.00 to 40 - 15.00 40.01 to 50 - 20.00 (d) 50.01 to 60 - 25.00 60.01 to 70 - 30.00 70.01 to 80 - 35.00 80.01 and over - 40.00	13 weeks per disability	1	8	Weekly benefit: 6 weeks Hospital: \$80 Surgical: \$37.50-\$150 Dependents: Hospital: \$80		Blue Cross (a) Dependents included	
Bakery & Confectionery Workers, A.F.L., Local 3, Brooklyn	Regular wage: Steady jobbers I. Less than \$20 - None II. \$20 to \$34.99 - None III. \$35 and over - \$12 Steady workers Less than \$50 - \$15.00 \$50 to \$59.99 - 17.50 60 to 69.99 - 20.00 70 and over - 25.00	13 weeks per disability	1	8	Weekly benefit: 6 weeks Hospital: 14 days Extras: \$40-\$70 Surgical: I. \$16.50 - \$66.50. All other: \$37.50-\$150 Dep. of steady worker: Hospital: \$40	I. \$4 All other: \$7 Dependents of steady worker: \$4	31 days per disability	I. \$40 All other: \$70 Dependents of steady worker: \$40
Bakery & Confectionery Workers, A.F.L., Local 51 (Cake Bakers), N.Y.C.	Regular wage: Less than \$30 - \$10 \$30 to \$39.99 - 15 40 to 49.99 - 20 50 to 59.99 - 25 60 to 69.99 - 30 70 to 79.99 - 35 80 and over - 40	13 weeks per disability	1	8	Weekly benefit: 6 weeks Hospital: 14 days Surgical: \$25-\$100 Dependents: Hospital: \$40 Surgical: \$16.67-\$66.67	\$6 Dependents: \$4	31 days per disability	\$60 Dependents: \$40
Bakery & Confectionery Workers, A.F.L., Local 102 (Macaroni & Noodle), N.Y.C.	Regular wage: Less than \$25 - \$10.50 per \$25 and over - 15.00	13 weeks per disability (d)	1	8	None	\$6	31 days per disability	\$30
Bakery & Confectionery Workers, A.F.L., Local 164, N.Y.C.	Regular wage: \$20 to \$34.99 - \$10 35 to 49.99 - 15 50 and over - 25	13 weeks per disability	1	8	Weekly benefit: 6 weeks Hospital: \$60 Surgical: \$25-\$100 Dependents: Hospital: \$40 Surg: \$16.67-\$66.67	\$6 Dependents: \$4	31 days per disability	\$60 Dependents: \$40
Bakery & Confectionery Workers, A.F.L., Local 350, N.Y.C.	Regular wage: Less than \$40 - \$10 \$40 or over - 15	Unlimited weeks	1	7 retro to 1	Hospital: unlimited days. Surgical: \$25-\$100, Dependents: Hospital: 31 days Surgical: \$25-\$100	\$6 Dependents: \$5	No limit Dependents: 31 days per disability	\$60 Dependents: \$50
Bakery & Confectionery Workers, A.F.L., Local 452 (Candy), Brooklyn	\$15	13 weeks per disability (d)	1	8	Weekly benefit: 6 weeks Hospital: 14 days Surgical: \$16.67-\$66.67 Dependents: Hospital: 10 days Surgical: \$16.67-\$66.67	\$4.50 Dependents: \$4	31 days per disability	\$22.50 Dependents: \$20

Surgical (maximum allowance)	Medical cash benefits or medical care ³	Eligibility requirements for new employees ⁴	Extent of coverage during unemployment or lay-off ⁵	Financing	Type of carrier
\$225 (b) Dependents included	Doctor's visits in hospital \$2-\$10 per day, maximum \$454. Specialist consultation \$10. Visiting nurse service at home. Dep. included (b)	First of month after union membership	No limit	Employer 3%	Blue Cross & Group Health
\$225 (b) Dependents included	Doctor's visits in hospital \$2-\$10 per day, maximum \$454. Specialist consultation \$10. Visiting nurse service at home. Dep. included (b)	Union membership; first of month after covered employment	To end of calendar month	Employer \$7 per month per worker (c)	Insurance Company & Group Health
\$225	Doctor's visits \$2-\$3. Maximum \$150 per disability	Union membership; first of month after covered employment	To end of calendar month	Employer \$6 per month per worker (c)	Insurance Company
\$225	Doctor's visits \$3-\$4.50. Maximum \$225 per disability	Union membership and 1 month covered employment	To end of following calendar month	Employer 3½% (c)	Insurance Company & Blue Cross
I. \$100 All other: \$225	Jobbers: Doctor's visits \$3 in hosp. only; maximum \$93 per disability. Steady workers: Doctor's visits \$2-\$3. Maximum \$150 per disability. Visiting nurse service for all	Union membership; 1 month covered employment	1 month	Employer 3% (c)	Insurance Company
\$150 Dependents: \$100	Doctor's visits \$2-\$3. Maximum \$150 per disability	3 months union membership; 1 calendar month covered employment	No limit	Employer 3-5% or \$1 per day or \$2 per week per worker (c)	Insurance Company
\$150	None	Union membership and covered employment	None	Employer 3% (c)	Insurance Company
\$150 Dependents: \$100	Doctor's visits \$2-\$3. Maximum \$150 per disability	2 months union membership; 1 calendar month covered employment	9 weeks	Employer \$1 per day per worker (c)	Insurance Company
\$150 Dependents included	None	3 months union membership and covered employment	1 month	Employer 3% (c)	Insurance Company
\$100 Dependents included	None	Union membership; 1 month covered employment	1 month	Employer 2½% (c)	Insurance Company

Union	Accident and Sickness					Hospital		
	Weekly rate ¹	Maximum duration	Day benefits begin in case of Accident	Sickness	Maternity ² (maximum allowance)	Daily rate	Maximum duration	Extras (maximum allowance)
Bakery & Confectionery Workers, A.F.L., Local 579 (Cake Bakers), N.Y.C.	Regular wagger \$20 to \$39.99 - \$10 and over - 25	13 weeks per disability(d)	1	8	Weekly benefit: 6 weeks Hospital: 14 days Surgical: \$25 - \$100 Dep: if employee earns \$20 and over- Hosp:\$40 Surg: \$16.67-\$66.67	\$6 Dependents: If employee earns \$20 and over-\$4	31 days per disability	\$60 Dependents: If employee earns \$20 and over \$10
Barbers & Beauty Culturists, C.I.O., Local 1 (Barbers), N.Y.C.	None				Hospital: 14 days Extras: \$25 Surg: \$16.67-\$66.67	\$5	31 days per disability	\$25
Barbers & Beauty Culturists, C.I.O., Local 2 (Barbers), Brooklyn	\$18	13 weeks per disability	1	8	None	\$6	31 days per disability	\$30
Barbers & Beauty Culturists, C.I.O., Local 3 (Barbers), N.Y.C.	\$12	13 weeks per disability(d)	1	8	Weekly benefit: 13 weeks	None		
Barbers & Beauty Culturists, C.I.O., Local 4 (Barbers), Brooklyn	\$22.50	13 weeks per disability(d)	1	8	Dependents: Hospital: \$10	\$6 Dependents: \$4	31 days per disability (d)	\$30 Dependents: \$20
Barbers & Beauty Culturists, C.I.O., Local 6 (Barbers), Queens	\$15	13 weeks per disability(d)	1	8	Weekly benefit: 6 weeks Dependents: Hospital: \$60	\$6 Dependents included	31 days per disability(d)	\$30 Dependents included
Bricklayers, Masons & Plasterers, A.F.L., Locals 1, 9, 21, 30, 34, 37, 41, N.Y.C.	None				None	Nonoccupational: \$8 Occupational: \$7	31 days per disability	Nonoccupational: \$60 Occupational: \$42
Bricklayers, Masons & Plasterers, A.F.L., Westchester	None				None	\$8	31 days per disability(d)	\$80
Bridge, Structural & Ornamental Iron Workers, A.F.L., Locals 40 & 361 (Structural), N.Y.C.	Regular wage: Up to \$30 - \$15 \$30.01 to \$50 - \$20 \$50.01 and over - 25	13 weeks per year (d)	1	8	Hospital: \$80 Dependents included		Blue Cross (a) Dependents included	
Bridge, Structural & Ornamental Iron Workers, A.F.L., Local 580 (Ornamental Iron), N.Y.C.	\$15	13 weeks per disability (d)	1	8	Weekly benefit: 6 weeks Hospital: \$84 Surgical: \$25-\$100 Dependents: Hospital: \$84	\$6 Dependents included	31 days per disability	\$216 less daily rate allowance. Dependents included
Building Service Employees, A.F.L., Local 2 (Window Cleaners), N.Y.C.	\$30	26 weeks per disability (d)	1	8	Surgical: \$25-\$100 Dependents: Special grant: \$50	\$5 Dependents included	31 days per disability	\$50 Dependents included
Building Service Employees, A.F.L., Local 155 (Exterminators & Fumigators), N.Y.C.	\$20	13 weeks per disability	1	8	Hospital: \$80 Surgical: \$35-\$100 Dependents: Hospital: \$80 Surgical: \$25-\$100		Blue Cross (a) Dependents included	
Building Service Employees, A.F.L., Local 365 (Cemetery), N.Y.C.	Employer contributes: 2% - None 3% - \$15	13 weeks per disability (d)	1	8	Weekly benefit: 6 weeks Surgical: \$25-\$100		Blue Cross (a)	
Carpenters, A.F.L., Nassau	Apprentices - 20 Others - 25	13 weeks per disability	1	8	None	\$6	31 days per disability	\$60
Carpenters, A.F.L., Local 3127, N.Y.C.	Men - 17 Women - 15	13 weeks per disability	7 retro to 1		Weekly benefit: 13 weeks Hospital: 31 days Surgical: \$150	\$5	31 days per disability	\$25

Surgical (maximum allowance)	Medical cash benefits or medical care ³	Eligibility requirements for new employees ⁴	Extent of coverage during unemployment or lay-off ⁵	Financing	Type of carrier
\$150 Dependents: If employee earns \$20 and over - \$100	Doctor's visits \$2-\$3. Maximum \$150 per disability	2 months union membership; 1 calendar month covered employment	2 months	Employer \$1 per day per worker (c)	Insurance Company
\$100	None	Union membership	No limit if member pays \$.41 weekly	Employer 1% (c) Employee pays balance if basic pay is less than \$11 per week	Self-insured
\$150	None	2 months union membership and covered employment	1 month, then no limit if member pays \$.62 weekly for Hosp., Surg. and Death benefits	Employer 2% (c)	Insurance Company
None	None	Union membership and covered employment	No limit if member pays \$.41 weekly	Employer 1% (c)	Insurance Company
None	None	Union membership and covered employment (e)	No limit	Employer 2% (c)	Insurance Company
None	Doctor's visits \$2-\$3. Maximum \$150 per disability	1 month union membership and covered employment	To end of calendar month	Employer 2% (c)	Insurance Company
None	None	6 months union membership; apprentices; upon becoming union members	No limit	Employer 3% (c)	Insurance Company
None	None	6 months union membership	No limit	Employer 3% (c)	Insurance Company
\$225	None	6 months union membership; 4 months covered employment with earnings of \$500	Weekly benefit: to end of quarter Hospital and Surgical: 3 months	Employer 3% (c)	Insurance Company & Blue Cross
\$150	None	Union membership; first of month after covered employment with earnings of \$500	5 months	Employer 3% (c)	Insurance Company
\$225	Doctor's visits \$2-\$3. Maximum \$100 per disability	Union membership; 2 calendar months covered employment	To end of calendar month	Employer \$7 per month per worker(c)	Insurance Company
\$225 Dependents included	None	Union membership; 1 month covered employment	Weekly benefit: to end of calendar month. Other benefit: 3 months if member pays prorated fees	Employer \$2.50-\$5.62 per month per worker(c)	Insurance Company, Blue Cross & United Medical Service
\$150	None	Union membership; 1 month covered employment (e)	To end of calendar month	Employer 2-3% (c)	Insurance Company & Blue Cross
\$150	None	On 15th of month after 6 months union membership	No limit	Employer 3% (c)	Insurance Company
\$150	None	Union membership and covered employment	2 months	Employer \$2.40 per month per worker	Insurance Company

Union	Accident and Sickness					Hospital		
	Weekly rate ¹	Maximum duration	Day benefits : begin : in case of : Acci-: Sick-: dent : ness :	Maternity ² (maximum allowance)	Daily rate	Maximum duration	Extras (maximum allowance)	
Clothing Workers, Amalgamated, C.I.O., Men's Clothing, National	Men - \$15 Women - 10	Acc: 13 weeks per year Sick: 13 weeks per year	7 retro to 1	14 retro to 8	Surgical: \$25-\$100	\$6	Acc: 31 days per year Sick: 31 days per year	\$50
Clothing Workers, Amalgamated, C.I.O., Cotton Garment, National	Men - \$15 Women - 10	Acc: 13 weeks per year Sick: 13 weeks per year	7 retro to 1	14 retro to 8	Surgical: \$25-\$100	\$6	Acc: 31 days per year Sick: 31 days per year	\$30
Clothing Workers, Amalgamated, C.I.O., Laundry, N.Y.C.	Men - \$15 Women - 10	Acc: 13 weeks per year Sick: 13 weeks per year	7 retro to 1	14 retro to 8	Surgical: \$25-\$100	\$6	Acc: 31 days per year Sick: 31 days per year	\$30
Clothing Workers, Amalgamated, C.I.O., Neckwear, N.Y. & N.J.	Men - \$15 Women - 12	Acc: 13 weeks per year Sick: 13 weeks per year	7 retro to 1	14 retro to 8	Special grant: \$50	\$7	Acc: 31 days per year Sick: 31 days per year	\$50
Clothing Workers, Amalgamated, C.I.O., Local 169 (Washable Clothing & Sportswear), N.Y.C.	\$12	Acc: 13 weeks per year Sick: 13 weeks per year	7 retro to 1	14 retro to 8	Surgical: \$25-\$100	\$5	Acc: 31 days per year Sick: 31 days per year	\$30
Clothing Workers, Amalgamated, C.I.O., Local 239 (Cleaners & Dyers), N.Y.C.	Men - \$15 Women - 10	Acc: 13 weeks per year Sick: 13 weeks per year	7 retro to 1	14 retro to 8	Surgical: \$25-\$100	\$6	Acc: 31 days per year Sick: 31 days per year	\$30
Clothing Workers, Amalgamated, C.I.O., Local 324 (Laundry Drivers), N.Y.C.	Average net collections: Less than \$20 - \$10 \$20 to \$34.99 - 15 35 to 49.99 - 20 50 to 64.99 - 25 65 to 79.99 - 30 80 to 99.09 - 35 100 and over - 40	10 weeks per year	14 retro to 1	8; If 28, retro to 1	Special grant: \$25	\$6	60 days per disability	\$40
Clothing Workers, Amalgamated, C.I.O., Local 340 (Retail Clothing Salesmen), N.Y.C.	Men - \$15 Women - 10	Acc: 13 weeks per year Sick: 13 weeks per year	7 retro to 1	14 retro to 8	Surgical: \$25-\$100	\$6	Acc: 31 days per year Sick: 31 days per year	\$50
Clothing Workers, Amalgamated, C.I.O., Local 340 A (Women's Retail Clothing Salespeople), N.Y.C.	Average wage: Less than \$35 - \$10 \$35 to \$69.99 - 15 70 and over - 20	10 weeks per year	8	8	Special grant: \$50	\$4	31 days per year	\$20
Electrical, Radio & Machine Workers, C.I.O., National	Regular wage: \$25.00 to \$27.99 - \$18.00 30.00 to 34.39 - 21.00 34.40 to 40.39 - 22.00 40.40 to 48.39 - 24.50 48.40 to 54.39 - 28.00 54.40 to 60.39 - 31.50 60.40 to 68.39 - 35.00 68.40 and over - 40.00	26 weeks per disability (d)	1	8	Weekly benefit: 6 weeks Hospital: \$80 Surgical: \$37.50-\$150 Dependents: Hospital: \$80		Blue Cross (a) Dependents included	
Electrical Workers, A.F.L., Local 3, N.Y.C.	Full pay in case of serious injury	1 week per disability	1	None	Surgical: \$35-\$100 Dependents included	\$5	105 days per year Dependents included	None
Fur & Leather Workers, C.I.O., Furriers Joint Council, N.Y.C.	Craft workers - \$15 Floor workers - 10	13 weeks per disability	8	8	None		Blue Cross (a)	
Fur & Leather Workers, C.I.O., Local 64 (Fur Merchants' Employees), N.Y.C.	Regular wage: \$30 to \$39.99 - \$16.50 40 to 49.99 - 20.00 50 and over - 25.00	13 weeks per disability (d)	1	8	Weekly benefit: 6 weeks Hospital: \$50 Surgical: \$25-\$100	\$5	31 days per disability	\$25
Fur & Leather Workers, C.I.O., Local 70 (Greek Fur Workers), N.Y.C.	Regular wage: \$40.00 or less - \$13 40.01 to \$55 - 15 55.01 to 70 - 18 70.01 and over - 22	13 weeks per disability (d)	1	8	Weekly benefit: 6 weeks Surgical: \$25-\$100		Blue Cross (a)	

Surgical (maximum allowance)	Medical cash benefits or Medical care ³	Eligibility requirements for new employees ⁴	Extent of coverage during unemployment or lay-off ⁵	Financing	Type of carrier
\$150	(f)	Union membership; 6 calendar months covered employment and 500 hours in 12 months	4 months	Employer 2% (c)	Insurance Company
\$150	None	Union membership; covered employment for at least 1 day in each of 6 months	4 months	Employer 2% (c)	Insurance Company
\$150	None	Union membership; covered employment for at least 1 day in each of 6 months	4 months	Employer 2% (c)	Insurance Company
None	None	6 months union membership; covered employment for at least 1 day in each of 6 months	4 months	Employer 3% (c)	Insurance Company
\$150	None	Union membership; covered employment for at least 1 day in each of 6 months	4 months	Employer 2% (c)	Insurance Company
\$150	None	Union membership; covered employment for at least 1 day in each of 6 months	4 months	Employer 2% (c)	Insurance Company
\$150	Union doctor's visits at home or office. \$25 for clinical tests; free eye exam & glasses biannually; annual x-ray & cleaning of teeth	6 months union membership and covered employment; pass medical exam	3 months	Employer 2% of net collections (c)	Self-insured
\$150	None	Union membership; covered employment for at least 1 day in each of 6 months	4 months	Employer 2% (c)	Insurance Company
None	None	6 months union membership and covered employment	No limit	Employer 4% (c)	Self-insured
\$225	Doctor's visits \$2-\$3. Maximum \$150 per disability (d)	Union membership; 2 months covered employment with base pay of at least \$25 a week	1 month	Employer 4% (c)	Insurance Company & Blue Cross
\$225 Dependents included	None	6 months union membership	No limit	Employer 3% (c) Employee 1% when fund drops below \$1,000,000	Self-insured
\$100	None	Covered by union agreement; first of month after 13 weeks covered employment	1 year	Employer 1½% (c)	Insurance Company & Blue Cross
\$150	None	Union membership; 3 months covered employment	No limit	Employer 2% (c)	Insurance Company
\$150	None	Union membership; 1 month covered employment	To end of following calendar month	Employer 2% (c)	Insurance Company & Blue cross

Union	Accident and Sickness				Hospital			
	Weekly rate ¹	Maximum duration	Day benefits begin in case of	Maternity ² (maximum allowance)	Daily rate	Maximum duration	Extras (maximum allowance)	
Fur & Leather Workers, C.I.O., Local 80 (Fur Dyers), N.Y.C.	\$16.50	13 weeks per disability (d)	1	8	Weekly benefit: 6 weeks Hospital: \$50 Surgical: \$25-\$100	\$5	31 days per disability	\$25
Fur & Leather Workers, C.I.O., Local 88 (Fancy Fur Dyers), N.Y.C.	\$16.50	13 weeks per disability (d)	1	8	Weekly benefit: 6 weeks Hospital: \$50 Surgical: \$25-\$100	\$5	31 days per disability	\$25
Fur & Leather Workers, C.I.O., Locals 135 & 145, Middletown, Mt. Vernon	Regular wage: Up to \$57.69 - \$25 or 60% of wages, whichever is less \$57.69 and over - \$30	26 weeks per disability	1	8	Weekly benefit: 6 weeks Hospital: \$80 Surgical: \$25-\$100 Dependents: Hospital: \$80		Blue Cross (a) Dependents included	
Fur & Leather Workers, C.I.O., Local 150 (Machinists), N.Y.C.	Regular wage: Less than \$30 - \$15 \$30 to \$49.99 - 20 50 and over - 25	13 weeks per disability (d)	1	8	Weekly benefit: 6 weeks Surgical: \$37.50-\$150		Blue Cross (a)	
Fur & Leather Workers, C.I.O., Local 202 (Leather), Gloversville	\$17.50	13 weeks per disability (d)	1	8	Weekly benefit: 6 weeks Hospital: \$50 in hospital, \$25 outside hospital Surgical: \$25-\$100	\$5	35 days per disability	\$25
Furniture Workers, C.I.O., National	Regular wage: \$15 to \$19.99 - \$12.00 20 to 24.99 - 15.00 25 to 29.99 - 18.00 30 to 34.99 - 21.00 35 to 49.99 - 22.50 50 to 54.99 - 25.00 55 to 59.99 - 27.50 60 to 64.99 - 30.00 65 to 69.99 - 32.50 70 and over - 35.00	26 weeks per disability (d)	1	8	Weekly benefit: 6 weeks Hospital: \$80 Surgical: \$25-\$100 Dependents: Hospital: \$80		Blue Cross (a) Dependents included	
Garment Workers, Ladies, A.F.L., Cloak Joint Board, N.Y.C.	\$15	10 weeks per year	10 retro to 4	None		\$5	60 days per year	None
Garment Workers, Ladies A.F.L., Dress Joint Board, N.Y.C.	\$15	13 weeks per year	10 retro to 4 If 14, retro to 1	Special grant: \$50	\$5	75 days per year	None	
Garment Workers, Ladies, A.F.L., Local 10 (Cutters), N.Y.C.	\$15	13 weeks per year	10 retro to 4	None	\$5	60 days per year	None	
Garment Workers, Ladies, A.F.L., Local 20 (Waterproof Garments), N.Y.C.	\$10	12 weeks per year	10 retro to 4	None	\$3	30 days per year	None	
Garment Workers, Ladies, A.F.L., Local 23 (Skirt-makers), N.Y.C.	\$15	12 weeks per year	8 retro to 2	None	\$5	60 days per year	None	
Garment Workers, Ladies, A.F.L., Local 25 (Blouse & Waistmakers), N.Y.C.	\$15	12 weeks per year	10 retro to 4	Special grant: \$25	\$5	40 days per year	None	

Surgical (maximum allowance)	Medical cash benefits or medical care ³	Eligibility requirements for new employees ⁴	Extent of coverage during unemployment or lay-off ⁵	Financing	Type of carrier
\$150	None	Union membership; 3 months covered employment	No limit	Employer 2% (c)	Insurance Company
\$150	None	Union membership; 3 months covered employment	No limit	Employer 2% (c)	Insurance Company
\$150	None	Union membership; 1 month covered employment	1 month	Employer 2% (c)	Insurance Company & Blue Cross
\$225	None	Union membership; 1 month covered employment	None	Employer 2% (c)	Insurance Company & Blue Cross
\$150	Doctor's visits \$2-\$3. Maximum \$150 per disability; members aged 60 & over maximum \$75 per disability or per year	Union membership; 1 month covered employment	1 month	Employer 3% (c)	Insurance Company
\$150	Doctor's visits \$2-\$3. Maximum \$150 per disability (d)	Union membership; 1 month covered employment	Hospital: 1 month Other benefits: None	Employer 3% (c)	Insurance Company & Blue Cross
\$50	\$30 medical credit(g). Free glasses to \$5 biannually. T.B. benefit: \$300 and 10 weeks weekly benefit	6 months union membership and covered employment	No limit	Employer 1½% (c)	Self-insured
\$50	\$30 medical credit (g). Free glasses to \$7.50 biannually. T.B. benefit: \$300	6 months union membership and in industry	No limit	Employer 1½% (c)	Self-insured
\$50	\$30 medical credit (g). Free glasses to \$7.50 biannually. T.B. benefit: \$300	6 months union membership and in industry	No limit	Employer 2% (c)	Self-insured
\$50	\$20 medical credit (g). T.B. benefit: \$200	6 months union membership and in industry	No limit	Employer 2% (c)	Self-insured
\$50	\$25 medical credit (g). Free glasses to \$15 biannually. T.B. benefit: \$300 and 12 weeks weekly benefit	6 months union membership and in industry	No limit	Employer 2% (c)	Self-insured
\$25	\$25 medical credit (g). Free glasses to \$5 biannually. T.B. benefit: \$250	6 months union membership and in industry	No limit	Employer 2% (c)	Self-insured

Union	Accident and Sickness				Hospital			
	Weekly rate ¹	Maximum duration	Day benefits begin in case of Accident	Sickness	Maternity ² (maximum allowance)	Daily rate	Maximum duration	Extras (maximum allowance)
Garment Workers, Ladies, A.F.L., Local 32 (Corset & Brassiere), N.Y.C.	\$12	13 weeks per year	10 retro to 4	None		\$3	30 days per year	None
Garment Workers, Ladies, A.F.L., Local 38 (Ladies Tailors), N.Y.C.	\$15	13 weeks per year	7 retro to 1	Special grant: \$50		\$5	31 days per year	None
Garment Workers, Ladies, A.F.L., Local 40 (Beltmakers), N.Y.C.	\$15	13 weeks per year	10 retro to 4	Special grant: \$50		\$5	30 days per year	None
Garment Workers, Ladies, A.F.L., Local 62 (Undergarment & Neglige), N.Y.C.	\$12	15 weeks per year	7 retro to 1	Special grant: \$50		\$4	30 days per year	None
Garment Workers, Ladies, A.F.L., Local 66 (Bonnaz & Hand Embroiderers), N.Y.C.	\$15	15 weeks per year	7 retro to 1	None		\$5	30 days per year	None
Garment Workers, Ladies, A.F.L., Local 91 (Children's Dress, Infants' Wear), N.Y.C.	\$12	15 weeks per year	10 retro to 4	None		\$4	30 days per year	None
Garment Workers, Ladies, A.F.L., Local 98 (Rubber & Novelty), N.Y.C.	\$12	13 weeks per year	10 retro to 4	None		\$3	21 days per year	None
Garment Workers, Ladies, A.F.L., Local 99 (Clerks), N.Y.C.	\$15	15 weeks per year	7 retro to 1	None		\$5	60 days per year	None
Garment Workers, Ladies, A.F.L., Local 102 (Cloak & Dress Drivers), N.Y.C.	\$15	10 weeks per year	10 retro to 4	None		\$5	60 days per year	None
Garment Workers, Ladies, A.F.L., Local 105 (Snow Suits & Infants' Wear), N.Y.C.	\$13	12 weeks per year	10 retro to 4	Special grant: \$50		\$5	30 days per year	None
Garment Workers, Ladies, A.F.L., Local 124 (Theatrical Costumes), N.Y.C.	\$12	10 weeks per year	10 retro to 4	Special grant: \$50		None		
Garment Workers, Ladies, A.F.L., Local 132 (Button Makers), N.Y.C.	\$12	10 weeks per year	10 retro to 4	None		\$3	30 days per year	None
Garment Workers, Ladies, A.F.L., Local 142 (Shoulder Pad Div.), N.Y.C.	\$10	10 weeks per year	10 retro to 4	None		\$3.50	21 days per year	None
Garment Workers, Ladies, A.F.L., Local 142 (Ladies Neckwear Div.), N.Y.C.	\$10	10 weeks per year	10 retro to 4	None		\$3	21 days per year	None
Garment Workers, Ladies, A.F.L., Local 142 (Artificial Flower Div.), N.Y.C.	None			None		\$2	21 days per year	None
Garment Workers, Ladies, A.F.L., Local 155 (Knitgoods), N.Y.C.	\$15	13 weeks per year	7 retro to 1	Special grant: \$25		\$5	21 days per year	None
Garment Workers, Ladies, A.F.L., Eastern-Out-Of-Town Dept.	\$13	10 weeks per year	10 retro to 4	None		\$5	60 days per year	None

Surgical (maximum allowance)	Medical cash benefits or medical care ³	Eligibility requirements for new employees ⁴	Extent of coverage during unemployment or lay-off ⁵	Financing	Type of carrier
\$50	\$25 medical credit (g). Free glasses to \$5. T.B. benefit: \$300. Convalescent home: \$2 per day up to 14 days	3 months union membership and in industry	No limit	Employer 2% (c)	Self-insured
\$50	\$30 medical credit (g). Eyeglass credit to \$5. T.B. benefit: \$300	6 months union membership and in industry	No limit	Employer 3½% (c)	Self-insured
\$50	\$20 medical credit (g). Eyeglass credit to \$5. T.B. benefit: \$300	6 months union membership and in industry	No limit	Employer 2% (c)	Self-insured
None	\$25 medical credit (g). Free glasses to \$5. T.B. benefit: \$300	6 months union membership	No limit	Employer 2% (c)	Self-insured
\$50	\$25 medical credit (g). T.B. benefit: \$300	6 months union membership and in industry	No limit	Employer 1½% (c)	Self-insured
None	\$31 medical credit (g). Free glasses or allowance to \$5. T.B. benefit: \$200. Convalescent home up to 4 weeks	6 months union membership	No limit	Employer 2% (c)	Self-insured
\$50	T.B. benefit: \$200	6 months union membership and in industry	No limit	Employer 1½% (c)	Self-insured
\$50	\$25 medical credit (g). Free glasses and hearing aids. T.B. benefit: \$300	Union membership	No limit	Employer 2% (c)	Self-insured
\$50	\$25 medical credit (g). Free glasses. T.B. benefit: \$250	6 months union membership and in industry	No limit	Employer 2% (c)	Self-insured
\$50	\$30 medical credit (g). Free glasses to \$5. T.B. benefit: \$250	6 months union membership and in industry	No limit	Employer 2% (c)	Self-insured
None	\$15 medical credit (g). Eyeglass credit to \$5 in place of \$5 medical credit	6 months union membership and in industry	No limit	Employer 2% (c)	Self-insured
\$50	T.B. benefit: \$300	6 months union membership and in industry	No limit	Employer 2% (c)	Self-insured
None	\$5 medical credit (g). T.B. benefit: \$150	6 months union membership and in industry	No limit	Employer 1½% (c)	Self-insured
None	\$5 medical credit (g). T.B. benefit: \$150	6 months union membership and in industry	No limit	Employer 1½% (c)	Self-insured
None	\$2 medical credit (g). T.B. benefit: \$150	6 months union membership and in industry	No limit	Employer 1½% (c)	Self-insured
\$50	\$10 medical credit (g). Free glasses. T.B. benefit: \$300	6 months union membership	No limit	Employer 1½% (c)	Self-insured
\$50	Free glasses to \$5. T.B. benefit: \$250	6 months union membership and in industry	No limit	Employer 1½% (c)	Self-insured

Union	Accident and Sickness					Hospital		
	Weekly rate ¹	Maximum duration	Day benefits : begin : in case of : Acci- : Sick- : dent : ness :	Maternity ² (maximum allowance)	Daily rate	Maximum duration	Extras (maximum allowance)	
Garment Workers, Ladies, A.F.L., Northeast Dept., Upstate N.Y.	\$10	13 weeks per year	14 retro to 8	None	\$4	21 days per year	None	
Handbag, Luggage, Belt & Novelty Workers, A.F.L., National	\$13	10 weeks per disability (d)	8	8	None	\$4	31 days per disability (d) \$20	
Handbag, Luggage, Belt & Novelty Workers, A.F.L., Allied Trades Council, N.Y.C.	\$20	52 weeks per disability	1	8	Hospital: 12 days Dependents included	\$6 Dependents included	75 days per disability \$30	
Handbag, Luggage, Belt & Novelty Workers, A.F.L., Local 60 (Luggage), N.Y.C.	Regular wage: Less than \$20 - \$10 \$20 to \$24.99 - 13 25 to 29.99 - 16 30 to 34.99 - 19 35 to 39.99 - 22 40 to 44.99 - 25 45 to 49.99 - 28 50 to 54.99 - 31 55 to 59.99 - 34 60 to 64.99 - 37 65 and over - 40	26 weeks per disability (d)	1	8	Weekly benefit: 6 weeks Hospital: 14 days Surgical: full service Dependents: Hospital: 10 days	\$7 Dependents: \$5	31 days per disability \$35 Dependents: \$25	
Hatters, Cap & Millinery Workers, A.F.L., Millinery Joint Board, N.Y.C.	Cutters, operators, blockers - \$30 Others - 20	15 weeks per year	1	8	None	\$5	31 days per year \$25	
Hatters, Cap & Millinery Workers, A.F.L., Local 2 (Capmakers), N.Y.C.	50% of regular wage; minimum - \$10 maximum - 30	20 weeks per year	1	8	None	\$5	30 days per year None	
Hatters, Cap & Millinery Workers, A.F.L., Local 3 (Straw Hats), N.Y.C.	\$25	12 weeks per year	1	8	None	\$5	30 days per year None	
Hatters, Cap & Millinery Workers, A.F.L., Local 7 (Trimmers), N.Y.C.	\$13	10 weeks per disability (d)	1	8	None	\$4	31 days per disability (d) None	
Hatters, Cap & Millinery Workers, A.F.L., Local 8 (Finishers), N.Y.C.	\$20	13 weeks per disability (d)	1	8	Hospital: \$80 Dependents included	\$6	Blue Cross (a) Dependents included	
Hatters, Cap & Millinery Workers, A.F.L., Local 20 (Finishers), Yonkers	\$30	13 weeks per disability (d)	1	8	None	\$5	31 days per disability (d) None	
Hatters, Cap & Millinery Workers, A.F.L., Local 21 (Trimmers), Yonkers	\$15	13 weeks per disability (d)	1	8	Weekly benefit: 6 weeks Hospital: 14 days Surgical: \$25-\$100	\$5	31 days per disability (d) None	
Hatters, Cap & Millinery Workers, A.F.L., Local 28 Yonkers	\$10	13 weeks per disability (d)	1	8	Weekly benefit: 6 weeks Hospital: 14 days Surgical: \$25-\$100	\$6	31 days per disability (d) None	
Hatters, Cap & Millinery Workers, A.F.L., Local 30 (Mechanics), N.Y.C.	50% of average wage; minimum - \$15 maximum - 30	13 weeks per year	1	8 If 6 wks, retro to 1	None	\$5	Blue Cross (a)	
Hatters, Cap & Millinery Workers, A.F.L., Local 70 (Leather), N.Y.C.	Regular wage: Less than \$20 - \$10 \$20 to \$24.99 - 13 25 to 29.99 - 16 30 to 34.99 - 19 35 to 39.99 - 22 40 to 44.99 - 25 45 to 49.99 - 28 50 to 54.99 - 31 55 to 59.99 - 34 60 and over - 37	13 weeks per disability (d)	1	8	None	\$5	31 days per disability (d) None	
Hatters, Cap & Millinery Workers, A.F.L., Local 80 (Cap Fronts Div.), N.Y.C.	50% of regular wage; maximum - \$25	12 weeks per year	1	8	None	\$4	30 days per year None	
Hatters, Cap & Millinery Workers, A.F.L., Local 80 (Lining Makers Div.), N.Y.C.	50% of regular wage; maximum - \$30	12 weeks per year	1	8	None	\$5	30 days per year None	

Surgical (maximum allowance)	Medical cash benefits or medical care ³	Eligibility requirements for new employees ⁴	Extent of coverage during unemployment or lay-off ⁵	Financing	Type of carrier
None	None	6 months union membership and in industry	No limit	Employer 1%	Self-insured
\$100 (d)	None	3 months union membership and covered employment	None	Employer 2½-3% (c)	Insurance Company
\$200 Dependents included	Doctor's visits \$3. Maximum \$150 per year	6 months union membership; covered employment	No limit	Employer 5% (c)	Insurance Company
Full service (1)	Full service (1)	3 months union membership and covered employment	To end of calendar year	Employer 5% (c)	Insurance Company & Health Insurance Plan
\$75	None	6 months union membership and covered employment	6 months	Employer 2%	Self-insured
\$50	None	6 months union membership and covered employment	6 months	Employer 3%	Self-insured
\$50	None	6 months union membership and covered employment	6 months	Employer 2% (c)	Self-insured
\$75	None	6 months union membership and covered employment	1 month	Employer 2%	Insurance Company
\$150	None	Union membership; 2 months covered employment	1 month	Employer 2% (c)	Insurance Company
\$75	None	6 months union membership and covered employment	1 month	Employer 2% (c)	Insurance Company
\$75	None	6 months union membership and covered employment	1 month	Employer 2% (c)	Insurance Company
\$150	None	4 weeks union membership and covered employment	4 weeks	Employer 2% (c)	Insurance Company
\$75	None	6 months union membership and covered employment	6 months	Employer 3% (c)	Self-insured & Blue Cross
\$75	None	Union membership and covered employment	To end of quarter	Employer 3% (c)	Insurance Company
\$75	None	6 months union membership and covered employment	6 months	Employer 3% (c)	Self-insured
\$75	None	6 months union membership and covered employment	6 months	Employer 2% (c)	Self-insured

Union	Accident and Sickness					Hospital			
	Weekly rate ¹	Maximum duration	Day benefits begin	in case of Acci- dent	Sick- ness	Maternity ² (maximum allowance)	Daily rate	Maximum duration	Extras (maximum allowance)
Hod Carriers, Building & Common Laborers, A.F.L., Mason Tenders District Council, N.Y.C.	\$15	13 weeks per disability (d)	1	8	None	None	None		
Hod Carriers, Building & Common Laborers, A.F.L., Westchester	None				None	\$8	31 days per disability (d)	\$80	
Hod Carriers, Building & Common Laborers, A.F.L., Locals 6, 6A, 18, 20 (Cement & Concrete), N.Y.C.	\$15	13 weeks per disability (d)	1	8	None	None	None		
Hod Carriers, Building & Common Laborers, A.F.L., Local 30 (Plasterers' Helpers), N.Y.C.	None				None	\$6	31 days per disability (d)	\$30	
Hod Carriers, Building & Common Laborers, A.F.L., Local 95 (House Wreckers), N.Y.C.	None				Dependents: Hospital: \$60	\$8 \$6	31 days per disability (d)	\$80 \$60	Dependents: \$60
Hotel & Restaurant Employees & Bartenders, A.F.L., Local 1 (Waiters & Waitresses), N.Y.C.	\$15	13 weeks per disability (d)	1	8	Weekly benefit: 6 weeks Hospital: \$80 Surgical: \$25-\$100 Dependents: Hospital: \$80		Blue Cross (a) Dependents included		
Hotel & Restarrant Employees & Bartenders, A.F.L., Local 2 (Waiters & Waitresses), Brooklyn	\$15	13 weeks per disability (d)	1	8	Weekly benefit: 6 weeks Hospital: \$80 Surgical: \$35-\$100 Dependents: Hospital: \$80		Blue Cross (a) Dependents included		
Hotel & Restaurant Employees & Bartenders, A.F.L., Local 15 (Bartenders), N.Y.C.	Monthly earnings: \$50 to \$79.99 - \$10 80 to 99.99 - 13 100 to 119.99 - 16 120 to 139.99 - 19 140 to 159.99 - 22 160 to 179.99 - 25 180 to 199.99 - 28 200 to 219.99 - 31 220 and over - 35	13 weeks per disability	1	8	None	\$5	31 days per disability	\$50	
Hotel & Restaurant Employees & Bartenders, A.F.L., Local 16 N.Y.C.	Part-time worker - \$10 Full-time worker - \$20	26 weeks per disability (d)	1	8	Weekly benefit: 6 weeks Hospital: 14 days Extras: Part-time - \$25 Full-time - 50 Surgical: Part-time - \$12.50-\$50 Full-time - \$25 - \$100	Part-time: \$2.50 Full-time: \$5	31 days per disability	Part-time: \$25 Full-time: \$50	
Hotel & Restaurant Employees & Bartenders, A.F.L., Local 29 (Bartenders), Bronx	Regular wage: Less than \$40-\$10.50 \$40 and over - 20.00	13 weeks per disability (d)	1	8	Hospital: \$80 Dependents included		Blue Cross (a) Dependents included		
Hotel & Restaurant Employees & Bartenders, A.F.L., Local 42 (Chain Service Restaurants), N.Y.C.	Regular wage: Less than \$30 - \$12.00 \$30 to \$39.99 - 15.00 40 and over - 20.00 Servers - 12.00 Part-time worker = 7.50	13 weeks per disability (d)	1	8	Weekly benefit: 6 weeks Hospital: \$80 Surgical: \$25-\$100		Blue Cross (a) Dependents included		
Hotel & Restaurant Employees & Bartenders, A.F.L., Local 60 (Counterman), N.Y.C.	Average wage: Less than \$35 Part-time - \$10.50 \$35 to \$49.99 - 20.00 50 and over - 25.00	13 weeks per disability (d)	1	8	Weekly benefit: 6 weeks Hospital: \$80 Surgical: \$25-\$100 Dependents: Hospital: \$80		Blue Cross (a) Dependents included		
Hotel & Restaurant Employees & Bartenders, A.F.L., Local 70 (Bartenders), Brooklyn-Queens	\$30	13 weeks per disability (d)	1	8	Surgical: \$25-\$100 Dependents: Hospital: \$60 Surgical: \$25-\$100	\$6	31 days per disability (d)	\$60 Dependents included	

Surgical (maximum allowance)	Medical cash benefits or medical care ³	Eligibility requirements for new employees ⁴	Extent of coverage during unemployment or lay-off ⁵	Financing	Type of carrier
None	None	6 month union membership	5 months	Employer 3% (c)	Insurance Company
None	None	6 months union membership	No limit	Employer 3% (c)	Insurance Company
None	None	6 months union membership and covered employment	5 months	Employer 3% (c)	Insurance Company
\$150	None	6 months union membership; 2 calendar months covered employment	5 months	Employer 3% (c)	Insurance Company
\$150 Dependents: \$100	Doctor's visits \$2-\$3. Maximum \$150 per disability. Dependents maximum \$100	3 months union membership and covered employment	3 months	Employer 3% (c)	Insurance Company
\$150	None	6 months union membership; covered employment (e)	1 month	Employer 5% (c)	Insurance Company & Blue Cross
\$225	None	2 months union membership and covered employment (e)	3 weeks	Employer \$1.75 per week per worker (c)	Insurance Company, Blue Cross & United Medical Service
Reduced rates. Dependents included	Free medical and dental clinics. Reduced rates for home visits by doctor, or specialists Dependents: Reduced rates for specialists and dentist's service	3 months union membership, plus month of initiation	1 month	Employer 5% or \$10 per worker per month (c)	Insurance Company
Part-time: \$75 Full-time: \$150	Doctor's visits \$2-\$3. Maximum Part-time - \$75, Full-time - \$150 per disability (d)	Union membership; first of month after 13 days covered employment	Weekly benefit: None Other benefits: To end of calendar month	Employer \$2.63 per month per part-time worker, \$5.25 per month per full-time worker (c)	Insurance Company
\$150	None	3 months union membership and covered employment	1 month	Employer 4% (c)	Insurance Company & Blue Cross
\$150	Union doctor's services at office, hospital or home. Dependents: Free medical exams	Union membership; 3 months covered employment	1 month	Employer (h)	Insurance Company & Blue Cross
\$150	None	3 months union membership and covered employment, with average monthly earnings of \$100 or more	1 month	Employer \$8 per month per worker (c)	Insurance Company & Blue Cross
\$150 (d) Dependents included	Doctor's visits \$2-\$3. Maximum \$150 per disability (d)	3 months union membership; 2 months covered employment	1 month	Employer 5% (c)	Insurance Company

Union	Accident and Sickness					Hospital		
	Weekly rate ¹	Maximum duration	Day benefits begin in case of	Accident : Sick-ness	Maternity ² (maximum allowance)	Daily rate	Maximum duration	Extras (maximum allowance)
Hotel & Restaurant Employees & Bartenders, A.F.L., Local 76 (Bartenders), Syracuse	None					Hospital: 14 days Extras: \$25	\$5	31 days per \$25 disability (d)
Hotel & Restaurant Employees & Bartenders, A.F.L., Local 89 (Chefs), N.Y.C.	Regular wage: Less than \$30 - \$10.50 \$30 to \$39.99 - 15.00 40 to 49.99 - 20.00 50 to 59.99 - 25.00 60 to 69.99 - 30.00 70 to 79.99 - 35.00 80 and over - 40.00	26 weeks per disability (d)	1	8	Weekly benefit: 6 weeks Hospital: \$80 Surgical: Full service Dependents: Hospital: \$80			Blue Cross (a) Dependents included
Hotel & Restaurant Employees & Bartenders, A.F.L., Local 144 (Hotel Front Service), N.Y.C.	Men - \$12 Women - 10	26 weeks per disability (d)	1	8	Weekly benefit: 6 weeks Hospital: \$80 Dependents: Hospital: \$80			Blue Cross (a) Dependents included
Hotel & Restaurant Employees & Bartenders, A.F.L., Local 173 (Bartenders), Binghamton	None					Hospital: 14 days Extras: \$35	\$7	31 days per \$35 disability (d)
Hotel & Restaurant Employees & Bartenders, A.F.L., Local 218, Binghamton	None					Hospital: 14 days Extras: \$25	\$5	31 days per \$25 disability (d)
Hotel & Restaurant Employees & Bartenders, A.F.L., Local 219 (Waiters & Waitresses), N.Y.C.	\$10	13 weeks per disability (d)	1	8	Weekly benefit: 6 weeks Hospital: \$80 Surgical: \$25-\$100 Dependents: Hospital: \$80			Blue Cross (a) Dependents included
Hotel & Restaurant Employees & Bartenders, A.F.L., Local 302 (Cafeteria), N.Y.C.	60% of average wage	52 weeks per disability	1	8	Weekly benefit: 6 weeks Hospital: 12 days Surgical: \$30-\$120 Dependents: Hospital: 12 days Surgical: \$30-\$120	\$8 Wife: \$6 Child: 5		50 days per \$45 disability Dependents: \$25
Hotel & Restaurant Employees & Bartenders, A.F.L., Local 325 (Cooks, Countermen), Brooklyn	Regular wage: Less than \$20 - \$10 \$20 to \$24.99 - 13 25 to 29.99 - 16 30 to 34.99 - 19 35 to 39.99 - 22 40 to 44.99 - 25 45 to 49.99 - 28 50 to 54.99 - 31 55 to 59.99 - 34 60 to 64.99 - 37 65 to 69.99 - 40 70 to 74.99 - 43 75 to 79.99 - 46 80 to 84.99 - 49 85 to 89.99 - 52 90 to 94.99 - 55 95 to 99.99 - 58 100 and over - 60	26 weeks per disability	1	8 If 29, retro to 1	Weekly benefit: 6 weeks Hospital: \$80 Surgical: \$33.33-\$133.33 Dependents: Hospital: \$80 Surgical: \$25-\$100			Blue Cross (a) Dependents included
Hotel & Restaurant Employees & Bartenders, A.F.L., Local 471, Albany	Men - \$12 Women - 10	13 weeks per disability (d)	1	8	Weekly benefit: 6 weeks Hospital: \$70	\$7		31 days per \$70 disability
Hotel Trades Council, A.F.L., N.Y.C.	Men - \$12 Women - 10	26 weeks per disability (d)	1	8	Weekly benefit: 6 weeks Hospital: \$80 Dependents: Hospital: \$80			Blue Cross (a) Dependents included

Surgical (maximum allowance)	Medical cash benefits or medical care ³	Eligibility requirements for new employees ⁴	Extent of coverage during unemployment or lay-off ⁵	Financing	Type of carrier
None	None	Union membership; 8th of month after covered employment	(h)	Employer 3% (c)	Insurance Company
Full service (i)	Full service (i)	2 months union membership and covered employment (e)	Weekly benefit: None Other benefits: 3 months	Employer 4% (c)	Insurance Company, Blue Cross & Health Insurance Plan
None	None	6 months union membership; 4 months covered employment (e)	None	Employer 3% (c)	Insurance Company & Blue Cross
None	None	(h)	(h)	(h)	Insurance Company
None	None	(h)	(h)	(h)	Insurance Company
\$150	Union doctor's visits at office or home. Reduced rates for special treatments, X-rays, surgery. Dependents: Free medical exams at office. Reduced rates for home visits, special treatments, X-rays, surgery	Union membership; 1 month covered employment (e)	1 month	Employer 5% (c)	Insurance Company & Blue Cross
\$210 Dependents included	Doctor's visits \$2-\$3. Maximum 50 visits per disability	Union membership; 1 calendar month covered employment	None	Employer 3% (c)	Insurance Company
\$200 Dependents: \$150	Doctor's visits \$2-\$3. Maximum \$75 per disability (d) Dependents: Doctor's hospital visits \$3. Maximum \$75 per disability	Union membership; 1 month covered employment	None	Employer 5% (c)	Insurance Company & Blue Cross
None	None	4 months covered employment	None	(h)	Insurance Company
None	(f)	6 months union membership; 4 months covered employment	2 weeks	Employer 3% (c)	Insurance Company & Blue Cross

Union	Accident and Sickness					Hospital		
	Weekly rate ¹	Maximum duration	Day benefits begin in case of Accident	Sickness	Maternity ² (maximum allowance)	Daily rate	Maximum duration	Extras (maximum allowance)
Jewelry Workers, A.F.L., Local 1, N.Y.C.	Regular wage: Less than \$20 - \$10 \$20 to \$24.99 - 13 25 to 29.99 - 16 30 to 34.99 - 19 35 to 39.99 - 22 40 to 49.99 - 25 45 to 49.99 - 28 50 to 54.99 - 31 55 to 59.99 - 34 60 to 64.99 - 37 65 and over - 40	52 weeks per disability	1	8	Weekly benefit: 6 weeks Hospital: 14 days Extras: \$70 Surgical: \$33.33-\$133.33 Dependents: Special grant: \$75	\$7 Dependents: \$5	70 days per disability 31 days	\$70 Dependents: \$25
Jewelry Workers, A.F.L., Local 38 (Silver), N.Y.C.	Regular wage: \$30 to \$34.99 - \$18 35 to 39.99 - 21 40 and over - 25	52 weeks per disability	1	8	Weekly benefit: 6 weeks Hospital: 12 days Surgical: \$25-\$125	\$6	70 days per year	\$60
Jewelry Workers, A.F.L., Local 49 (Metal Spinners), N.Y.C.	Regular wage: Less than \$35 - \$10.50 \$35 to \$49.99 - 20 50 and over - 25	13 weeks per disability (d)	1	8	None	None		
Lathers, A.F.L., Local 6, Queens	\$25	13 weeks per year	8	8	None	\$6	30 days per year	\$20
Lathers, A.F.L., Local 46 (Metal Lathers) N.Y.C.	None				Hospital: \$80 Dependents included		Blue Cross (a) Dependents included	
Lithographers, C.I.O., Local 1, N.Y.C.	50% of regular wage; minimum \$22 or 60% of wage, whichever is less, maximum \$40 Occupational: Difference between workmen's compensation benefit and above	26 weeks per disability	1	8	Hospital: \$80 Surgical: \$25-\$100 Dependents included		Blue Cross (a) Dependents included	
Longshoremen, A.F.L., Port of New York	\$25	13 weeks per disability	1	8	None		Blue Cross (a)	
Marble, Slate, Stone, Tile, & Terrazzo Workers, A.F.L., Locals 1 & 10, Bricklayers, Masons & Plasterers, A.F.L., Local 4 (Marble), N.Y.C.	None				None	\$6 Wife included	31 days per disability	\$60 Wife included
Marble, Slate, Stone, Tile, & Terrazzo Workers, A.F.L., Local 35, Bricklayers, Masons & Plasterers, A.F.L., Local 3 (Mosaic & Terrazzo), N.Y.C.	\$10	13 weeks per disability	1	8	None	\$6	31 days per disability (d)	\$30
Meat Cutters & Butcher Workmen, A.F.L., Local 34, Buffalo	Regular wage: Less than \$30 - \$15 \$30 to \$34.99 - 20 35 to 39.99 - 23 40 to 44.99 - 26 45 and over - 30	13 weeks per disability (d)	1	8	Weekly benefit: 6 weeks Hospital: 14 days Surgical: \$25-\$100 Dependents: Hospital: \$60 Surgical: \$25-\$100	\$6 Dependents included	31 days per disability (d)	\$30 Dependents included
Meat Cutters & Butcher Workmen, A.F.L., Local 174 (Bologna), N.Y.C.	\$20	13 weeks per disability	1	8	Weekly benefit: 6 weeks Hospital: 14 days Extras: \$60 Surgical: \$25-\$100 Dependents: Hospital: \$60	\$6 Dependents included	31 days per disability	\$60 Dependents: \$30
Meat Cutters & Butcher Workmen, A.F.L., Local 234 (Hebrew Butcher), N.Y.C.	\$10	10 weeks per year	3 retro to 1	None	None	\$8	15 days per year	None

Surgical (maximum allowance)	Medical cash benefits or medical care ³	Eligibility requirements for new employees ⁴	Extent of coverage during unemployment or lay-off ⁵	Financing	Type of carrier
\$200	Doctor's visits \$2-\$3. Maximum \$75 per disability	Union membership; first of month after covered employment	Weekly benefit: 1 month Other benefits: 2 months	Employer 3½% (c)	Insurance Company
\$200	Doctor's visits \$3-\$4. Maximum \$200 per disability	Union membership; first of month after covered employment	To end of calendar month. No limit if member pays \$5.50 monthly	Employer \$5.50 per month per worker (e)	Insurance Company
None	None	Union membership and covered employment (e)	Voluntary quit: 1 month Lay-off: 2 months	Employer 1½-2% (c)	Insurance Company
None	None	1 year union membership	No limit	Employer 3% (c)	Self-insured
None	\$250	6 calendar months covered employment earning \$200 a month (apprentices \$100 a month)	6 months, or less than 30 days covered employment in policy year	Employer 3% (c)	Insurance Company & Blue Cross
\$150 Dependents included	Visiting nurse service	Experienced production workers: covered employment Inexperienced help: 4 weeks covered employment	1 month	Employer \$1.65-\$2 per week per worker	Insurance Company & Blue Cross
\$150	None	Union membership; 800 hours covered employment in preceding fiscal year; covered employment in calendar year	To end of calendar year	Employer 2½ cents per hour per worker (c)	Insurance Company & Blue Cross
\$225 Wife included	None	6 months union membership	No limit	Employer 3% (c)	Insurance Company
\$150	None	First of month after 6 months union membership and 75 days, covered employment	5 months	Employer 3% (c)	Insurance Company
\$150 (d) Dependents included	None	Union membership and 6 months covered employment	To end of following calendar month	Employer (h)	Insurance Company
\$150	Doctor's visits \$2-\$3. Maximum \$150 per disability	Covered by union agreement; 3 months covered employment	None	Employer \$1.75 per week per worker (c)	Insurance Company
\$150	\$30 medical credit with union doctors per year. Free medical exams. Free eye exam and glasses	Union membership	No limit	Employer \$2 per week per worker Employee \$10 per year (c)	Self-insured

Union	Accident and Sickness					Hospital		
	Weekly rate ¹	Maximum duration	Day benefits : begin : in case of : Acci- : Sick- : dent : ness :	Maternity ² (maximum allowance)	Daily rate	Maximum duration	Extras (maximum allowance)	
Meat Cutters & Butcher Workmen, \$25 A.F.L., Local 400, N.Y.C.		13 weeks per 1 disability (d)	8	Weekly benefit: 6 weeks Hospital: \$80 Surgical: \$25-\$100 Dependents: Hospital: \$80			Blue Cross (a) Dependents included	
Meat Cutters & Butcher Workmen, \$25 A.F.L., Local 627 (Provision Salesmen), N.Y.C.		13 weeks per 1 disability (d)	8	Hospital: \$80 Dependents included			Blue Cross (a) Dependents included	
Metal Engravers, Independent, \$20 Local 14 (Marking Device), N.Y.C.		13 weeks per 1 disability (d)	8	Weekly benefit: 6 weeks Hospital: 14 days Surgical: \$25-\$100	\$6	31 days per disability	\$60	
Metal Polishers, A.F.L., \$20 Local 8, N.Y.C.		13 weeks per 1 disability	8	Weekly benefit: 6 weeks Hosp: 14 days Surgical: \$25 - \$100 Dep: Hosp: 10days Surgical: \$25 - \$100	\$6 \$5	31 days per disability	\$30 Dependents: \$25	
Office & Professional Workers, \$25 C.I.O., Local 16 (Cashiers Div.), N.Y.C.		13 weeks per 1 disability	8	Weekly benefit: 6 weeks Surgical: \$25-\$100			Blue Cross (a)	
Office & Professional Workers, \$10 C.I.O., Local 16 (Direct Mail Div.), N.Y.C.	Part-time worker - \$10 Full-time worker - 60% of average wage; maximum - \$20	13 weeks per 1 disability	8	None	\$5	31 days per disability	\$25	
Optical Workers, C.I.O., \$12 Local 208, N.Y.C.	Regular wage: Less than \$24 - \$12 \$24 to \$29.99 - 15 30 to 35.99 - 18 36 to 41.99 - 21 42 to 47.99 - 24 48 to 53.99 - 28 54 and over - 35	13 weeks per 1 disability (d)	8	Weekly benefit: 6 weeks Hospital: \$80 Surgical: \$37.50-\$150 Dependents: Hospital: \$80			Blue Cross (a) Dependents included	
Painters, Decorators & Paperhangers, A.F.L., \$10 (j) District Council 9, N.Y.C.		13 weeks per 1 disability	8	Hospital: \$80 Surgical: Full service Dependents: Hospital: \$80			Blue Cross (a) Dependents included	
Painters, Decorators & Paperhangers, A.F.L., \$12 Queens		13 weeks per 1 disability (d)	8	Weekly benefit: 6 weeks Hospital: 14 days Surgical: \$25-\$100 Dependents: Hospital: 10 days	\$6 included	31 days per disability (d)	\$30 Dependents included	
Painters, Decorators & Paperhangers, A.F.L., \$15 Local 472, Staten Island		13 weeks per 1 disability (d)	8	Dependents: Hospital: \$60	\$6 Dependents included	31 days per disability (d)	\$30 Dependents included	
Painters, Decorators & Paperhangers, A.F.L., \$20 Locals 645, 1507, 1511, Brooklyn		13 weeks per 1 disability (d)	8	Dependents: Hospital: \$80	\$8 Dependents included	31 days per disability (d)	\$40 Dependents included	

Surgical (maximum allowance)	Medical cash benefits or medical care ³	Eligibility requirements for new employees ⁴	Extent of coverage during unemployment or lay-off ⁵	Financing	Type of carrier
\$150	Union doctor's visits at home or office. Reduced rates for specialists, surgical, dental and eye care, drugs, after - hours doctor visits	2 months union membership and covered employment	2 months	Employer \$9 per month per worker (c)	Insurance Company & Blue Cross
\$250	Doctor's visits \$2-\$3. Maximum \$100 per year. Free medical exams, eye exams and glasses, dental exams and cleanings. Reduced rates for medical and dental services	6 months union membership and covered employment	No limit	Employer \$2 per week per worker (c)	Insurance Company & Blue Cross
\$225	Doctor's visits \$2-\$3. Maximum \$150 per disability	Union membership, 3 months covered employment	3 months	Employer 3% (c)	Insurance Company
\$150 Dependents included	None	Union membership; 22nd day of month after 1 month covered employment (e)	2 months	Employer 3% (c)	Insurance Company
\$150	None	Union membership; 40 days covered employment (e)	Hospital: 2 months. Other benefits: To end of calendar month	Employer 3% (c)	Insurance Company & Blue Cross
None	Visiting nurse service	Union membership; full-time: 160 hours covered employment; part-time: 72 hours covered employment	To end of following calendar month	Employer \$.62 per week per full-time worker, \$.34 per part-time worker (c)	Insurance Company
\$225	Doctor's visits \$3-\$5. Maximum \$150 per disability (d)	Union membership; 1 month covered employment (e)	None	Employer 3½% (c)	Insurance Company & Blue Cross
Full service (1)	Full service (1)	First of quarter beginning 1 month after 6 months union membership and 75 days covered employment in 12 months	5 months or until less than 75 days covered employment in 12 months ending 1 month before first of quarter; weekly benefits cease on failure to maintain either requirement	Employer 3% (c)	Insurance Company, Blue Cross & Health Insurance Plan
\$150	Dependents: Doctor's visits \$2-\$3. Maximum \$150 per disability	First of month after 6 months union membership and 75 days covered employment	5 calendar months	Employer 3% (c)	Insurance Company
\$150	Doctor's visits \$2-\$3. Maximum \$150 per disability (d)	First of month after 6 months union membership and 75 days covered employment	5 months	Employer 3% (c)	Insurance Company
\$225	None	First of month after 6 months union membership and 75 days covered employment; under 60 years	5 months	Employer 3% (c)	Insurance Company

Union	Weekly rate ¹	Accident and Sickness				Maternity ² (maximum allowance)	Hospital		
		Maximum duration	Day benefits begin	in case of Accident	Sickness		Daily rate	Maximum duration	Extras (maximum allowance)
Painters, Decorators & Paper-hangers, A.F.L., Local 806 (Structural Steel), N.Y.C.	\$15	13 weeks per disability (d)	1	8	Dependents: Hospital: \$60	\$8 Dependents included	31 days per disability (d)	\$40 Dependents included	
Painters, Decorators & Paper-hangers, A.F.L., Local 1087 (Glaziers), N.Y.C.	\$15	13 weeks per disability (d)	1	8	Dependents: Hospital: \$60	\$6 Dependents included	31 days per disability (d)	\$30 Dependents included	
Painters, Decorators & Paper-hangers, A.F.L., Local 1482 (Paint, Varnish & Laquer), N.Y.C.	\$22	13 weeks per disability	1	4	Weekly benefit: 6 weeks Hospital: \$60 Surgical: \$18.75-\$75	\$6	31 days per disability	\$30	
Photo-Engravers, A.F.L., Local 1 Associates, N.Y.C.	\$20	13 weeks per disability (d)	1	4	Weekly benefit: 6 weeks Hospital: \$80 Surgical: \$25-\$100 Dependents: Hospital: \$80 Surgical: \$25-\$100		Blue Cross (a) Dependents included		
Playthings, Jewelry & Novelty Workers, C.I.O., Local 223 (Toy & Novelty), N.Y.C.	\$15	10 weeks per year	10 retro to 4	None		None			
Plasterers, Operative, A.F.L., Local 30, Brooklyn	\$10	13 weeks per disability (d)	1	8	None	\$6	31 days per disability (d)	\$30	
Plasterers, Operative, A.F.L., Local 60, N.Y.C.	\$10	13 weeks per disability(d)	1	8	None	\$6	31 days per disability (d)	\$60	
Plasterers, Operative, A.F.L., Local 314, Long Island City	\$10	13 weeks per disability(d)	1	8	Weekly benefit: 6 weeks Hospital: 14 days Surgical: \$25-\$100	\$5	31 days per disability	\$25	
Plasters, Operative, A.F.L., Local 780 (Cement Masons), N.Y.C.	None				None	\$10	31 days per disability(d)	\$50	
Plasterers, Operative, A.F.L., Local 852, Queens-Nassau-Suffolk	\$20	13 weeks per disability(d)	1	8	Weekly benefit: 6 weeks Hospital: 14 days	\$5	31 days per disability	\$25	
Plumbers, A.F.L., Local 1, Brooklyn	None				Hospital: 10 days Surgical: \$25-\$100 Dependents included	\$10 Dependents included	31 days per disability	\$75 Dependents included	
Plumbers, A.F.L., Local 2, N.Y.C.	None				None	\$8 Dependents included	31 days per disability	\$48 Dependents included	
Pocketbook, Leather Goods and Novelty Workers, Independent, N.Y.C.	None				None		Blue Cross (a)		

Surgical allowance (maximum)	Medical cash benefits or medical care ³	Eligibility requirements for new employees ⁴	Extent of coverage during unemployment or lay-off ⁵	Financing	Type of carrier
\$225	None	First of month after 6 months union membership and 75 days covered employment	5 months	Employer 3% (c)	Insurance Company
\$150 (d)	None	First of month after 6 months union membership and 75 days covered employment	5 months	Employer 3% (c)	Insurance Company
\$112.50	None	4 months covered employment	1 month	Employer \$3.85 per month per worker (c)	Insurance Company
\$150 (d) Dependents included	Doctor's visits \$2-\$3. Maximum \$75 per disability	Union membership; first of month after 4 weeks covered employment; optional coverage	2 calendar months	Employer \$1 per week per worker, Employee \$1 per week	Insurance Company & Blue Cross
None	Medical exam by union doctor each year. T.B. benefit: \$200 or hospital near N.Y.-\$15 for 10 weeks & \$25 expenses, or hospital in distant state - rail fare & \$25 expenses	6 months union membership and covered employment; pass medical exam	No limit if member pays \$.80 per month	Employer \$1.25 per month per worker (c)	Self-insured
\$150	None	First of month after 6 months union membership and 2 months covered employment	5 months	Employer 3% (c)	Insurance Company
\$150	None	6 calendar months union membership	5 months	Employer 3% (c)	Insurance Company
\$150	None	Union membership; 6 months covered employment	2 months	Employer 3% (c)	Insurance Company
\$225(d)	None	6 calendar months union membership	No limit	Employer 3% (c)	Insurance Company
\$150	Doctor's visits \$2-\$3. Maximum \$150 per disability	Union membership; 6 months covered employment	6 months	Employer 3% (c)	Insurance Company
\$315(b) Dependents included	Doctor's visits in hospital \$3.30 to \$16.50 per day. Maximum \$750. Specialist consultation \$10. Visiting nurse service at home. Dependents included (b)	Union membership and covered employment	No limit	Employer 3%	Insurance Company & Group Health
\$150 Dependents included	None	6 months union membership; covered employment or eligible for same	1 year	Employer 3% (c)	Insurance Company
\$225	Doctor's visits in hospital \$3 per visit. \$10 per week. Maximum \$200 per disability. Specialist consultation \$10	Union membership; 3 months covered employment	To end of calendar month	Employer \$2 per month per worker (c)	Blue Cross & United Medical Service

Union	Accident and Sickness				Maternity ² (maximum allowance)	Hospital		
	Weekly rate ¹	Maximum duration	Day benefits : begin : in case of : : Acci- : Sick- : : dent : ness :			Daily rate	Maximum duration	Extras : (maximum : allowance)
Pulp, Sulphite & Paper Mill Workers, A.F.L., Local 299 (Paper Box), N.Y.C.	None				None	\$5	30 days per year	None
Pulp, Sulphite & Paper Mill Workers, A.F.L., Local 381, (Folding Box), N.Y.C.	Regular wage: Less than \$30 - \$12.50 \$30 to \$39.99 - 17.50 40 to 49.99 - 22.50 50 to 59.99 - 27.50 60 and over - 32.50	13 weeks per disability(d)	1	8	Weekly benefit: 6 weeks Hospital: 14 days Surgical: \$25-\$100	\$6	31 days per disability	\$30
Pulp, Sulphite & Paper Mill Workers, A.F.L., Local 413 (Sample Card), N.Y.C.	\$20	26 weeks per disability	1	8	Weekly benefit: 6 weeks Hospital: 12 days	\$5	50 days per disability	\$25
Retail & Wholesale, Independent, Local 830, N.Y.C.	\$17.50	13 weeks per disability	1	8	Weekly benefit: 6 weeks Hospital: 14 days Surgical: \$25-\$100 Dependents: Hospital: 10 days	\$7 \$5	31 days per disability	\$35 Dependents: \$25
Retail Clerks, A.F.L., Local 150 (Bakery & Confectionery), N.Y.C.	\$15	26 weeks per disability	1	8	Weekly benefit: 6 weeks Hospital: 12 days	\$5	70 days per disability	\$25
Retail Clerks, A.F.L., Locals 1111, 1115, 1115A, 1115D, 1506, N.Y.C.	\$10	13 weeks per disability (d)	8	8	None	\$4	31 days per disability (d)	\$20
Retail Drug Store Employees, Independent, Local 1199, N.Y.C.	Regular wage: Less than \$30.01-\$16.50 \$30.01 to \$40 - 20.00 40.01 to 50 - 26.50 (d) 50.01 to 60 - 35.00 60.01 and over - 40.00	13 weeks per disability (d)	1	8	Weekly benefit: 6 weeks Hospital: \$80 Surgical: \$25-\$100 Dependents: Hospital: \$80		Blue Cross(a) Dependents included	
Retail, Wholesale & Department Store Employees, C.I.O., Local 144 (Window Trimmers), N.Y.C.	Average wage: Less than \$25-\$10.50 \$25 to \$29.99- 15.00 30 to 34.99- 18.00 35 to 39.99- 21.00 40 to 44.99- 24.00 45 to 49.99- 27.00 50 to 54.99- 30.00 55 to 59.99- 33.00 60 to 64.99- 36.00 65 and over - 40.00	13 weeks per disability (d)	1	8	Weekly benefit: 6 weeks Hospital: \$80 Surgical: \$25-\$100 Dependents: Hospital: \$80		Blue Cross (a) Dependents included	
Retail, Wholesale & Department Store Employees, C.I.O., Locals 287 & 1268 (Retail Shoe), N.Y.C.	Non-selling worker-\$15 Selling worker - 25	13 weeks per disability (d)	1	8	Weekly benefit: 6 weeks Hospital: 14 days Extras: \$25 Surgical: \$25-\$100 Dependents: Hospital: 10 days	\$5 Dependents: \$4	31 days per disability	\$25 Dependents: \$20
Retail, Wholesale & Department Store Employees, C.I.O., Local 305, Mt.Vernon	\$15	10 weeks per disability	1	8	Weekly benefit: 6 weeks Hospital: 14 days Surgical: \$16.67-\$66.67 Dependents: Hospital: 10 days	\$5 Dependents: \$4	31 days per disability	\$25 Dependents: \$20
Retail, Wholesale & Department Store Employees, C.I.O., Local 338 (Retail Dairy, Grocery), N.Y.C.	\$25 (k)	7 weeks per year	8	8	Weekly benefit: 7 weeks Hospital: 21 days Surgical: Full service or \$50 Dependents: Hospital: Rates reduced by 40%	\$7 (k)	21 days per year	None
Retail, Wholesale & Department Store Employees, C.I.O., Local 394 (Automotive Parts), N.Y.C.	\$25	13 weeks per disability	1	8	Weekly benefit: 6 weeks Hospital: 14 days Surgical: \$25-\$100 Dependents: Hospital: \$40	\$5 Dependents: \$4	31 days per disability	\$25 Dependents: \$20

Surgical (maximum allowance)	Medical cash benefits or medical care ³	Eligibility requirements for new employees ⁴	Extent of coverage during unemployment or lay-off ⁵	Financing	Type of carrier
None	None	6 months union membership and covered employment	Left to decision of trustees	Employer 2% (c)	Self-insured
\$150	None	3 months union membership; covered employment (c)	1 month	Employer 3% (c)	Insurance Company
\$175	Doctor's visits \$2-\$3. Maximum \$150 per year	3 months union membership and covered employment	To end of calendar month	Employer 3% (c)	Insurance Company
\$150	None	3 months union membership and covered employment	To end of calendar month	Employer \$5 per month per worker (c)	Insurance Company
\$150	Doctor's visits \$2-\$3. Maximum 50 visits per disability	Union membership; 1 calendar month covered employment	No limit	Employer 3% (c)	Insurance Company
\$150	None	6 months union membership; 5 months covered employment	No limit if member pays \$1 weekly, but weekly benefit only to end of following calendar month	Employer 3% (c)	Insurance Company
\$150	None	Union membership; 1 month covered employment (e)	None	Employer 3% (a)	Insurance Company & Blue Cross
\$150	None	Union membership; 2 months covered employment	No limit	Employer 3% (c)	Insurance Company & Blue Cross
\$150	None	Union membership and covered employment(e)	None	Employer \$4-\$5 per month per worker(c)	Insurance Company
\$100	Free eye exam and glasses	Union membership; 1 calendar month covered employment	3 weeks or to end of calendar month, whichever is longer	Employer (h)	Insurance Company
Full service if performed by physicians of union's medical service or \$50	Union doctors' services at office or home. Free X-rays through union Health Service or allowance of up to \$30 elsewhere if approved. Ambulance service, blood and free injections. Fare paid to T.B. sanatorium. Dependents included	Union membership; 1 year covered employment; under 60 years	No limit if member pays \$1 monthly	Employer 2% (c)	Self-insured
\$150	None	Union membership; 3 calendar months covered employment	2 months	Employer 5% (c)	Insurance Company

Union	Accident and Sickness					Hospital		
	Weekly rate ¹	Maximum duration	Day benefits begin in case of	Maternity ² (maximum allowance)	Daily rate	Maximum duration	Extras (maximum allowance)	
Retail, Wholesale & Department Store Employees, C.I.O., Local 563 (Orthopedic Shoes), N.Y.C.	40% of monthly wage	52 weeks per disability	10	10	Weekly benefit: 6 weeks Hospital: 12 days	\$5 50 days per disability	\$15	
Retail, Wholesale & Department Store Employees, C.I.O., Local 721 (Retail Hat & Furnishings), N.Y.C.	\$25	13 weeks per disability (d)	1	8	Weekly benefit: 6 weeks Hospital: 14 days Surgical: \$1667-\$66.67 Dependents: Hospital: 10 days	\$5 \$4 Dependents: 31 days per disability	\$25 \$20	
Retail, Wholesale & Department Store Employees, C.I.O., Local 853 (Retail Furniture), N.Y.C.	Regular wage: Less than \$40 - \$15 \$40 to \$49.99 - 20 50 to 59.99 - 25 60 and over - 30	13 weeks per disability	1	4	Weekly benefit: 6 weeks Hospital: 14 days Surgical: \$25-\$100 Dependents: Hospital: 10 days	\$6 \$4 Dependents: 31 days per disability	\$60 \$40	
Retail, Wholesale & Department Store Employees, C.I.O., Local 923 (Culinary), N.Y.C.	\$10	13 weeks per disability (d)	1	8	Weekly benefit: 6 weeks Hospital: 14 days	\$4 31 days per disability	\$20	
Retail, Wholesale & Department Store Employees, C.I.O., Local 1102 (Retail Dry Goods), N.Y.C.	Regular wage: Less than \$25 - \$10 \$25 to \$34.99 - 15 35 to 44.99 - 20 45 to 54.99 - 25 55 to 64.99 - 30 65 to 74.99 - 35 75 and over - 40	13 weeks per disability (d)	1	8	Weekly benefit: 6 weeks Hospital: 14 days Surgical: \$25-\$100 Dependents: Hospital: 12 days	\$5 \$4 Dependents: 31 days per disability	\$25 \$20	
Roofers, A.F.L., Local 8 (Composition Roofers), N.Y.C.	None				None	Room, board and extras, Maximum \$200 Dependents included		
Sheet Metal Workers, A.F.L., Local 28, N.Y.C.	Average monthly wage: Less than \$170 - \$15 \$170.01 to 215 - 20 215.01 to 260 - 25 260.01 and over 30	13 weeks per disability (d)	1	8	Hospital: \$80 Dependents included	Blue Cross (a) Dependents included		
Sheet Metal Workers, A.F.L., Local 137 (Electric Sign Div.), N.Y.C.	\$40	13 weeks per disability (d)	1	8	None	\$6 31 days per disability (d)	\$30	
Sheet Metal Workers, A.F.L., Local 137 (Sheet Metal Div.), N.Y.C.	\$30	13 weeks per disability (d)	1	8	None	\$6 31 days per disability (d)	\$30	
Teamsters, A.F.L., Local 27 (Paper Products), N.Y.C.	Regular wage: Less than \$60 - \$25 \$60 and over - 33	13 weeks per disability	1	8	Hospital: \$80 Surgical: \$25 - \$100 Dependents included	Blue Cross (a) Dependents included		
Teamsters, A.F.L., Local 807 (General Trucking), N.Y.C.	\$25	13 weeks per disability	1	8	Hospital: \$80 Dependents included	Blue Cross (a) Dependents included		
Upholsterers, A.F.L., National	60% of average wage	52 weeks per disability	1	8	Weekly benefit: 6 weeks Hospital: 12 days Dependents: Hospital: \$40	\$4 Dependents included	50 days per disability Dependents: \$40	
Wholesale & Warehouse Workers, Independent, Local 65, N.Y.C.	1/2 average wage for last 6 months or 1/3 average wage for last 3 months, whichever is greater; maximum \$35, for first 13 weeks per disability (d). 2/3 of above for additional 13 weeks per disability (d)	1	8	8	Weekly benefit: 6 weeks Hospital: \$80 Surgical: \$35-\$100 Dependents: Hospital: \$80 Surgical: \$35-\$100	Full hospital charge Dependents included	21 days per disability with 50% discount for added 180 days Full hospital charge Dependents included	

Surgical (maximum allowance)	Medical cash benefits or medical care ³	Eligibility requirements for new employees ⁴	Extent of coverage during unemployment or lay-off ⁵	Financing	Type of carrier
\$175	Doctor's visits \$2-\$3. Maximum 50 visits per disability	Union membership and covered employment	To end of calendar month	Employer 3% (c)	Self-insured
\$100	None	15th of month after union membership and covered employment(e)	3 weeks	Employer \$5 per month per worker (c)	Insurance Company
\$150	None	20th of month after union membership and covered employment(e)	3 months	Employer 3% (c)	Insurance Company
None	Free optical service Dependents included	1 calendar month covered employment after union membership	To end of calendar month	Employer \$1 per week per worker(c)	Insurance Company
\$150	None	Union membership; 15th of month after 2 months covered employment	1 month	Employer \$5 per month per worker(c)	Insurance Company
None	None	3 months union membership	No limit	Employer 3% (c)	Self-insured
Full service (i)	Full service (i)	1 year union membership; last 2 months covered employment earning \$125 per month for journeymen; \$75 for apprentices	Weekly benefit: 2 months. Hosp, Med & Surg: to July 31, end of contract year	Employer 3% (c)	Insurance Company, Blue Cross & Health Insurance Plan
\$225	Doctor's visits \$2-\$3. Maximum \$150 per disability (d)	Union membership; 1 month covered employment	1 month	Employer 3% (c)	Insurance Company
\$150	None	1 month union membership and covered employment	1 month	Employer \$5 per month per worker (c)	Insurance Company
\$150 Dependents included	None	Union membership; 1 month covered employment	3 months	Employer \$1.50-\$2 per week per worker (c)	Insurance Company & Blue Cross
\$150	None	Union membership and covered employment	(h)	Employer \$5.50 per month per worker (c)	Insurance Company & Blue Cross
\$175	Doctor's visits \$2-\$3. Maximum 50 visits per disability Ambulance: \$5	Union membership; first of month after covered employment	1 month	Employer 3% (c)	Insurance Company
\$150 Dependents included	None	Union membership; 3 months covered employment	Weekly benefit: None. Hospital and Surgical: 2 months	Employer 4% (c)	Self-insured

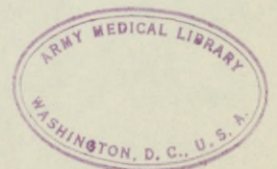
FOOTNOTES

1. "Regular wage" represents normal or basic wage, exclusive of overtime. "Average wage" refers to an average of wages earned during a stipulated period of time.
2. Surgical benefits in maternity cases vary with the nature of the operation. A typical policy provides \$25 for miscarriage, \$50 for normal delivery of child or children, and \$100 for caesarian section, including delivery. Some policies pay \$70 or \$75 in cases of normal delivery, with the above minimum and maximum for other obstetrical procedures.
3. Where a range is indicated for doctor's visits, the lesser amount is usually specified for each treatment received in the physician's office; the greater amount, for each treatment received in the home or hospital. In addition, these benefits in most cases are granted for each treatment beginning with the first treatment for disability due to accident and with the third treatment (or treatments on the eighth day or later) for disability due to sickness.
4. Brief phrases have been used in many cases in this section. Many contracts, for example, specify that a new employee will become eligible on the first day of the calendar month following one (or more) months of employment by a contributing employer. These have been summarized as requiring one (or more) calendar months of covered employment. If eligibility commences 30 days or one month after employment, it has been described as requiring one month of covered employment. Where eligibility begins on the first of the calendar month following employment, that fact has been stated as the first of the month after covered employment. Plans in which eligibility begins simultaneously with employment have been listed as requiring covered employment only.
5. Brief phrases have been used similar to the manner described in Footnote 4. "No limit" has been listed in those cases where an unemployed member remains eligible for benefits as long as he is a member in good standing in his union and is available for work.

* * * *

- a. Blue Cross - Associated Hospital Service of New York policy provides 21 days of full hospital service, including operating room, drugs, etc., per disability, with 50 percent discount for an additional 180 days.
- b. Group Health Insurance pays the maximum amount indicated for in-hospital medical care on the first day, a lesser amount per day for doctor's visits on succeeding days, and the minimum amount listed per day for the remaining days allowed per disability. Group Health pays up to double the maximum surgical rate on its schedule for two or more concurrent surgical operations.
- c. Contributions are also used to pay the costs of life insurance, accidental death and dismemberment provisions, pensions, or other benefits in addition to health insurance.

- d. Benefits to members 60 years of age or over are limited to specified number of weeks or days or value of treatments per year.
- e. Applies to full-time or regular workers only.
- f. Union health center will open soon in New York City.
- g. At I.L.G.W.U. Union Health Center.
- h. Information not available at time of publication.
- i. Health Insurance Plan provides complete general medical, specialist, surgical care at home, office, or at hospital, using special panel of doctors.
- j. No benefits are granted to members 60 years of age or over.
- k. New members receive no benefits for any illness, disease or disability found by physical exam at time of joining. Such new members, if between 45 and 55 years of age, receive one-half of any benefit due to other causes; if between 55 and 60, one-third of any benefit due to other causes. New members who are physically fit and between the ages of 50 and 60 receive one-half of any benefit. Members draw \$12.50 weekly benefits, if ill while receiving workmen's compensation for another cause.



STUDIES IN DISABILITY INSURANCE

Studies Previously Published by the Division of Research and Statistics on the Subject of Disability Insurance:

STATE AND FEDERAL DISABILITY INSURANCE SYSTEMS, January 1949. Describes the basic provisions and the experience of the disability insurance laws in Rhode Island, California and New Jersey and under the Railroad Unemployment Insurance Act.

THE NATURE AND EXTENT OF VOLUNTARY DISABILITY INSURANCE IN NEW YORK STATE, February 1949. Describes the types of voluntary disability insurance programs in effect and estimates the number of workers covered.

BASIC TYPES OF STATE DISABILITY INSURANCE SYSTEMS, February 1949. Presents the advantages and disadvantages of the various methods by which a state may provide comprehensive coverage by disability insurance, such as an exclusive state fund, contracting-out, employer liability, and employer liability with a competitive state fund.

THE STATE-WIDE COST OF DISABILITY INSURANCE FOR NEW YORK, February 1949. Presents an estimate of the state-wide cost involved in providing cash benefits against wage loss due to nonoccupational disability for workers in New York State.

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