

# FIRESTONE LABOR UNION MEMBERSHIP CARD



*There are some cards you don't want to leave home without, and the Firestone membership card is one of them!*

We are proud to offer you member-only discounts and corporate rates on everything from pizza and the zoo, to movie tickets, car rentals, and hotels!

With over 302,000 offers across 10,000 cities and easy mobile access, you'll always find a reason to Celebrate Your Savings! Enjoy private access to discounts, giveaways, movie show times, wellness tips, exclusive offers, voluntary benefits, **and more!**

Affirmative Workers' Compensation Benefit (AWCB) is a legally compliant ERISA-based benefit under Federal law, known as an employee welfare benefit to cover events that could occur on-the-job, such as accidents or illnesses, and can only be offered to our Union members. This Workers' Comp benefit needs to be more encompassing than regular Workers' Comp products sold in the market. Our AWCB offers a \$4,000 funeral expense benefit, free annual employee physicals and annually updated immunizations.

AWCB belongs to **Firestone Labor Union**, and is **NOT an insurance product**, but rather, a benefit ERISA law permits we offer to the members of our growing labor organization. This, and other benefits we offer to our members, are benefits held in-trust, and are strictly regulated by the federal government's Department of Labor (DOL) under the confines of its Employee Retirement Security Act (ERISA) regulations, and are subject to the rules of the Multiple Employer Welfare Arrangement (MEWA) as an Entity Claiming Exception (ECE) of ERISA code 3(40)(A) (i). Our benefit plans ultimately assist our Union members and their families.

Our members obtain benefits in-trust and services within a multiemployer group in our Union, such as: Worker's Compensation, Health Care, Paid Sick Leave, Retirement Plans and other benefits. Firestone Labor Union backs the Trusts with the purchase of ERISA bonds, and so each ERISA benefit complies with the federal standard.

Now an employer has the opportunity to carry the necessary ERISA-based Workers' Comp coverage our Union members need, with benefits that are more robust and encompassing than the standard insurance-based products in the market place, and at prices below the standard industry market price.



AFFIRMATIVE WORKER'S COMPENSATION  
2491 ALLUVIAL AVE  
SUITE 170  
CLOVIS, CA 93611



## THE WORKERS' COMPENSATION RIGHT CHOICE

- Rates Below Market Providers
- A More Robust Coverage Benefit
- Membership-based Exclusivity
- No Audits Necessary / Pay-as-you-go
- Fast claims Adjudication
- Employee Safety & Awareness

### LET'S TALK TODAY!

Name: \_\_\_\_\_

Phone: \_\_\_\_\_



**Exclusive To Members Of Our  
Labor Organization**

**FEDERAL LAW MANDATES:**

A COLLECTIVE BARGAINING AGREEMENT is a promise of an Employer to their Employees regarding hours, wages, working conditions, grievance procedures and benefits. It promotes the flow of free capital and labor, helps keeps the business doors open and our members working in a productive, safe environment.

**FIRESTONE LABOR UNION IS DIFFERENT:**

We won't take a 3% membership due from employee's checks. We only charge a yearly \$25 membership due.

Our grievance procedure mediates issues between the employer - employee that can save everyone the headaches of potential lawsuits.

Our Neutrality Clause assures no work-stoppage, picketing or boycotting from our members.

We are the carriers of our own ERISA-based benefits (Workers' Comp, Health Care, Retirement, etc.), therefore guaranteeing savings to employers and employees alike on the benefits that matter the most.

**Fast Claims Adjudication**

Claims management will help to eliminate wasted time; the longer it takes for an employee to get a claim processed, the longer it takes for the employee to recover. This can impact your future coverage contributions and your productivity may suffer.

Affirmative claims management procedures will verify the validity of claims and ensure employees' injuries and illnesses are handled quickly and effectively. Claims management can also save your company from losing time and money by helping to expedite employees' return to work.



Contact employees in a timely manner



Establish and implement return-to-work plans for employees



Investigate suspicious claims



Review the status of each claim regularly to keep costs down and encourage employees' recovery



Facilitate the timely delivery of benefits

**Employee Safety & Awareness**

**Affirmative Workers' Compensation Benefit and EEAP (Employee-Employer Assistance Programs) have partnered to bring you online access to hundreds of safety lessons in English and Spanish that include:**

**WORKPLACE INJURIES:** Injuries in the workplace are very common. To avoid them, take the required safety measures and protect employees before any situation becomes worse. Create a safe work environment by actively identifying risks and taking all the required safety precautions. Employees should be trained on how to handle hazards and be safe at the workplace.

**ELECTRICAL SHOCK:** Employees should be aware of electrical hazards as these can prove fatal. One should be very cautious and respond quickly in the event of a person getting an electrical shock. Sometimes these may even turn into fire accidents – it is important that everyone work collectively to minimize the loss occurring from such incidents.

**HEALTH AND SAFETY FACTORS:** All required precautions need to be taken in the workplace for employee well-being and safety. Purchase safety signs and place them in the required spots in the workplace. Employees are valuable and it is important that you make them know how to protect themselves from accidents.



**Workers' Comp IS An Employee Welfare Benefit Plan  
Preempted by ERISA!**

"The terms 'employee welfare benefit plan' and 'welfare plan' mean any plan, fund, or program which was heretofore or is hereafter established or maintained by an employer or by an employee organization, or by both, to the extent that such plan, fund, or program was established or is maintained for the purpose of providing for its participants or their beneficiaries, through the purchase of insurance or otherwise, (A) medical, surgical, or hospital care or benefits, or benefits in the event of sickness, accident, disability, death..."

29 U.S. Code § 1002.

Under ERISA, preemption does not apply to a plan when it is "established and is maintained solely for the purpose of complying with applicable workers' compensation laws..."

29 U.S.C. § 1000(b)(3).

According to our Collective Bargaining Agreement, our Affirmative Workers' Comp Benefit is presented by the employer in conjunction with Firestone Labor Union to our members as part of a multi-benefit plan that includes both Workers' Compensation benefits, Health Care, Retirement and others, and not "solely for the purpose of complying with applicable workers' compensation laws..." as a plan "that is established and maintained by any employer...or organization representing employees...or by both..."

29 U.S.C. § 1003.

**No Audits Necessary! Pay-as-you-go**

**It's very simple...**

This is a pay-as-you-go program that is based on your payroll cycle. Weekly, biweekly, monthly, however the employer pays the employees they will also pay the workers comp benefits.

This alleviates the need for an end-of-the-year audit because workers comp coverage is paid in real time. Not like a traditional workers comp insurance whereby your premium is broken up into monthly or quarterly payments and then audited at the end of the year to make sure everything is correct.

**Fairness and accountability shouldn't  
cost you anything with Affirmative  
Workers Comp Benefit!**



**We provide coverage for the essentials:**

- Disability and rehabilitation benefits while unable to work
- Appropriate medical treatment such as physician, hospital, and medications
- Permanent disability benefits for permanent restrictions as a result of the work injury
- Fatality benefits for the dependents of a work-related death

**Each covered employee obtains the following at no cost:**

- \$4,000 Funeral Expense Benefit (if the accident or illness occurred while on-the-job)
- Employee Safety & Awareness Guides (English or Spanish)
- Annual Physical
- Annually Updated Immunizations

