INSURANCE AND SICKNESS BENEFIT PLANS IN COLLECTIVE BARGAINING**

1. General Studies


Gives the texts of the health and welfare provisions in 30 collective bargaining agreements with a summary and comparison of their details.


Summarizes the growth and development of group insurance, discusses the fundamentals which govern the various types of group insurance, and analyzes the benefits, methods of financing, and costs of plans in 261 companies. Also analyzes the features of 178 labor agreements which contain some type of insurance clause and reports employer evaluation of group insurance programs.


Analyzes and summarizes the operating experience of 34 union-management disability insurance plans in New York State and discusses the administrative procedures in six such plans. Provides detailed information on yearly claims paid, number of employees covered, incidence rate of compensable disabilities, total weeks of benefits paid, average duration of benefits, and compensable disability rate per covered worker under each of the 34 plans.


Lists the benefits, eligibility requirements, means of financing, and type of insurance carrier under 306 health insurance programs in New York State which were established through collective bargaining and


** Items from this list should be ordered directly from the publisher. Addresses are given in connection with each reference.
are administered, in whole or in part, by representatives of unions or
of unions and management jointly.

United States Department of Labor, Bureau of Labor Statistics. Bul-
letin No. 908-17. Collective bargaining provisions: health, insurance,
pp. 55 cents.

Reproduces clauses from labor agreements and descriptive booklets
to illustrate, in a subject-by-subject treatment, typical provisions of
health, welfare, and retirement programs established in collective bar-
gaining.

——Bulletin No. 1017. Employee-benefit plans under collective-bar-
7 pp. 15 cents. [Reprinted from the Monthly Labor Review, Febru-
ary, 1951, pp. 156-162.]

Provides detailed information, as of mid-1950, concerning the number
of employees covered, methods of financing, and types of benefits
under employee benefit plans established through collective bargain-
ing. Reveals that by mid-1950 almost every major union in the country
(excluding unions representing railroad and government employees
for whom special legislation exists) had negotiated, to some extent,
pension or health and welfare plans covering at least 7,650,000 em-
ployees. This was more than double the number in 1948.

2. Studies of Specific Plans and Programs

Building Trades Employers Association of the City of New York.
Review of welfare funds in the New York City building trades. New
York 16 (2 Park Ave.). December, 1951. 151 pp. Processed. On
request.

Surveys the structure, benefits, eligibility requirements, financial
status, and operations of 20 jointly administered welfare funds in the
New York building industry. Finds the funds responsibly managed
and in sound financial condition.

Cornell University, New York State School of Industrial and Labor
Relations. Research Bulletin No. 3. Welfare collective bargaining in
(single copies free to residents of New York State).

Describes and analyzes the administration and operation of the Health
and Welfare and Retirement Funds of the New York Dress Joint
Board of the International Ladies' Garment Workers' Union.

Held, Adolph. "Health and welfare funds in the needle trades." Indus-
trial and Labor Relations Review (Cornell University, Ithaca,

Traces the development of health and welfare funds in the men's and
women's clothing and headwear industries and discusses their methods
of operation and the types of benefits provided.

Examines the administrative and financial experience of ten union-management sickness benefit programs and the adequacy of the benefits provided. Administrative problems found were surprisingly few, and experience showed that a substantially approach to a solution of these problems can be made without requiring fundamental changes in administration and without adversely affecting union-management relations.


A reprint of three articles which had previously appeared in the January, May, and September, 1948 issues of the *Monthly Labor Review.* The first article presents an over-all picture of such plans. The second article, "Medical service plans under collective bargaining," is a comparative study of the origin, growth, and development of the St. Louis Labor Health Institute and the Union Health Center of the International Ladies' Garment Workers' Union in Philadelphia. The third article, "Employee-benefit program of Consolidated Edison," is a detailed presentation of this company's program which provides both medical care and insurance benefits.

3. DISCUSSION OF PRINCIPLES AND PROBLEMS


Analyzes the characteristics of union administered welfare funds and factors in their operation which make them powerful political assets to unions and to union leaders.


Discusses in detail the deductibility of employer and employee contributions to union welfare funds, the taxability of the funds, and the taxability of benefits received from the funds.


Maintains that unions are obligated under the National Labor Relations Act to include under collectively bargained welfare and retirement programs nonunion employees in the bargaining unit. Failure to do so results in discrimination which is forbidden in the Act.

Points up the main features and costs of health and life insurance benefits to assist management in negotiating and establishing welfare plans. Includes an analysis of the New York State disability law.


Discusses the emergence of health and welfare benefits as matters of collective bargaining, the development of industry-wide health and welfare funds, the major and secondary issues in disputes around the questions of health and welfare benefits, and the prospects for the future of health and welfare funds. Analyzes typical existing plans from the viewpoint of coverage, financing, control and administration.


Args that employer-financed pension and welfare plans are payments made to employees for services rendered. The word "gratuities" as applied to these plans is a misnomer and its use in this sense is a barrier to the achievement of constructive results through collective bargaining.


Reviews the growth of group insurance, the enactment of state temporary disability laws, and the postwar growth and development of collectively-bargained health and welfare plans. Calls attention to the multiplication of industry-wide or multi-employer funds and points up some of the problems to be faced in establishing and administering this type of program.


Contains the papers and panel discussions on pensions and health and welfare plans in collective bargaining presented by representatives of industry, labor, members of the California Bar, and other experts at conferences conducted at Berkeley and Los Angeles by the University of California Institute of Industrial Relations and Junior Bar of California.


Outlines the fundamental principles of operation which must be considered in setting up health and welfare funds and discusses the application of such principles to funds established in collective bargaining.