



Fairview Ridges Nurses are Stronger Together



October 18, 2018

Having a Baby

When nurses form a union, they have a voice in negotiating fair benefits like health insurance. MNA nurses at Southdale and Riverside have health insurance packages with better benefits than the Fairview corporate plan, because they collectively negotiated those rates and coverage into their contracts. What if you had a voice over your health insurance? What would you like your health insurance plan to look like? Compare your current health insurance with the insurance that MNA nurses at Southdale and Riverside have negotiated over the years in the table below.

What your health insurance looks like depends on what Ridges nurses negotiate with the employer – the table below is just an example of how when nurses unionize, they gain more power in their workplace. If Ridges nurses get to negotiate together as a union, they will have more power to improve their working conditions and benefits, just like Southdale and Riverside nurses do as equals with management.

9 months of in-network pre-natal care and a normal hospital vaginal delivery

| Cost Estimates | MNA Open Access Plan Fairview Riverside, Southdale | Fairview PreferredOne, \$500 Deductible PLAN |
|--|---|---|
| Plan Deductible | \$0 | \$500 |
| Specialist coinsurance | 0% | 10% |
| Hospital coinsurance | 0% | 10% |
| Other coinsurance | 20% | 20% |
| Estimated Example of Cost | \$12,800 | \$12,800 |
| Deductible | \$0 | \$500 |
| Copayments | \$30 | \$20 |
| Coinsurance | \$0 | \$600 |
| Limits or exclusions | \$60 | \$60 |
| Your Cost estimate | \$90 | \$1,180 |
| Examples include: Specialist office visits (prenatal care), childbirth/delivery professional services, (childbirth/delivery facility services), diagnostic test (ultrasounds and blood work), specialist visit (anesthesia) | | |
| *Estimates based on Summary Benefit Comparison | | |

Come to a **special meeting on Nov. 14** for more information from a health insurance expert. You can ask your questions and see what health insurance Fairview provides to nurses who have a contract and a union. It's Wednesday, Nov. 14, at 8 a.m., 1 p.m., 4 p.m., and 7 p.m. at the Dakota County United Educators Hall, 6950 146th St. W, Suite 114, Apple Valley, MN, 55124.

For more information visit: www.mnnurses.org/ridgesnurses or contact Travis Thibodeau at 651-894-3588, Travis.Thibodeau@mnnurses.org or Matthew Parris at 651-202-5832, Matthew.Parris@mnnurses.org or Joel.Vanhorn@mnnurses.org, 651-395-9613.

