



# Fairview Ridges Nurses are Stronger Together



November 1, 2018

## Managing Diabetes

When nurses form a union, nurses can gain access to better healthcare by negotiating rates and coverage into a contract. MNA nurses at Fairview hospitals have health insurance packages with better benefits than the Fairview corporate plans, thanks to a contract they negotiated collectively. You can compare these benefits in the table below.

When nurses have a voice in the workplace, they are able to negotiate fair benefits like health insurance. MNA nurses at Southdale and Riverside have health insurance packages with better benefits than the Fairview corporate plan. That is 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 would look like depends on what you 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 negotiate together as a union, you will have more power to improve your working conditions and benefits, just like Southdale and Riverside nurses do as equals with management.

Type 2 Diabetes (a year of routine in-network care of well-controlled condition)

Cost Estimates	MNA Open Access Plan	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	\$7,400	\$7,400
Deductible	\$0	\$500
Copayments	\$500	\$900
Coinsurance	\$400	\$300
Limits or exclusions	\$30	\$30
<b>Your Cost estimate</b>	<b>\$930</b>	<b>\$1,730</b>
<b>Examples include:</b> Primary care physician office visits (including disease education), diagnostic tests (blood work), prescription drugs, durable medical equipment (glucose meter)		

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](http://www.mnnurses.org/ridgesnurses) or contact Travis Thibodeau at 651-894-3588, [Travis.Thibodeau@mnnurses.org](mailto:Travis.Thibodeau@mnnurses.org) or Matthew Parris at 651-202-5832, [Matthew.Parris@mnnurses.org](mailto:Matthew.Parris@mnnurses.org) or Joel Van Horn at 651-395-9613 or [Joel.Vanhorn@mnnurses.org](mailto:Joel.Vanhorn@mnnurses.org)

