



2025 NCCMP Annual Conference

Supporting Members Through Family Benefits

February 17, 2025

Dennis T. Kearney, Senior Vice President

How We Got Started

**May 11, 2021, PR Newswire Article:
“Hardhats and Hard Conversations —
Lean In Circles Bring Tradeswomen
Together to Navigate Bias and Ask
for What They Deserve”**

LeanIn.Org, AFL-CIO, NABTU
announce program to connect
and empower women in the
building trades



Where We Are Now

1 Support and attend NABTU Tradeswomen Build Nations Conferences

2 Segal has written several articles on women in the Building Trades including a Survey on “Recruiting and Retaining Tradeswomen”

3 Thorough research provided by Segal’s Innovation Lab

4 Series of interviews with female apprentices about a rewarding career in the trades

Archived Insight | December 22, 2022

Industry Insights on Recruiting and Retaining Tradeswomen

Women could help the construction industry meet the pressing need for more workers. However, as those who work in the building trades know, recruiting and retaining tradeswomen is challenging.

Recently, we invited members of the building trades to take a short survey to share their thoughts on this important topic. Construction industry employers and union leaders



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Articles | September 27, 2024

Building Trades: Health & Financial Security Matter to Women

By Vanessa S. Flynn & Judith Goodstein, FSA, MAAA, EA

The construction industry recognizes that women are a critical talent pipeline to address the continued shortage of skilled workers. The federal government does, too. The Commerce Department has created what it calls a CHIPS Women in Construction Framework as part of its Million Women in Construction initiative, which aims to double the number of women in construction over the next decade.



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The challenges are how to recruit women to the building trades and encourage them to stay in the industry.

challenge to recruiting

ing opportunities are men in the building

To be able to make a strong
are working in the building tr
job with great benefits — sp
The financial security these

Archived Insight | September 7, 2022

Recruiting and Retaining Women in the Building Trades

By Susan Goldenson, Vanessa S. Flynn, Judith Goodstein, FSA, MAAA, EA & David Brenner

The construction industry lost more than one million workers near the start of the COVID-19 global health crisis in 2020. While employment has partly rebounded, demand for skilled labor is surging. Adding to the demand is the Infrastructure Investment and Jobs Act, which the [White House estimates](#) will create two million jobs per year over the next decade.



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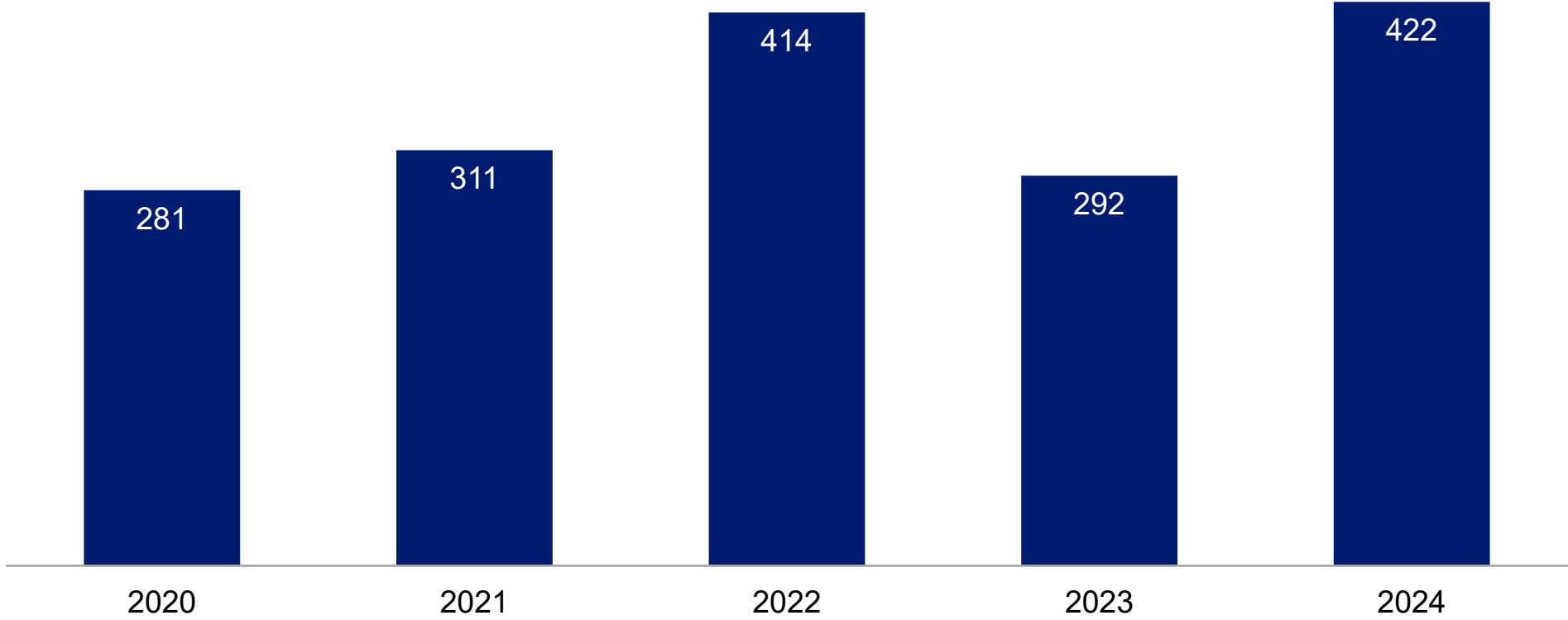
One answer to the construction industry’s chronic need for skilled workers is to shake up its current recruitment strategies to attract and retain more women. Women are a critical talent pipeline for the industry, as discussed in our analysis of the [infrastructure law’s impact on construction](#).

Tradeswomen Build Nations Annual Conference



Construction Industry Demand

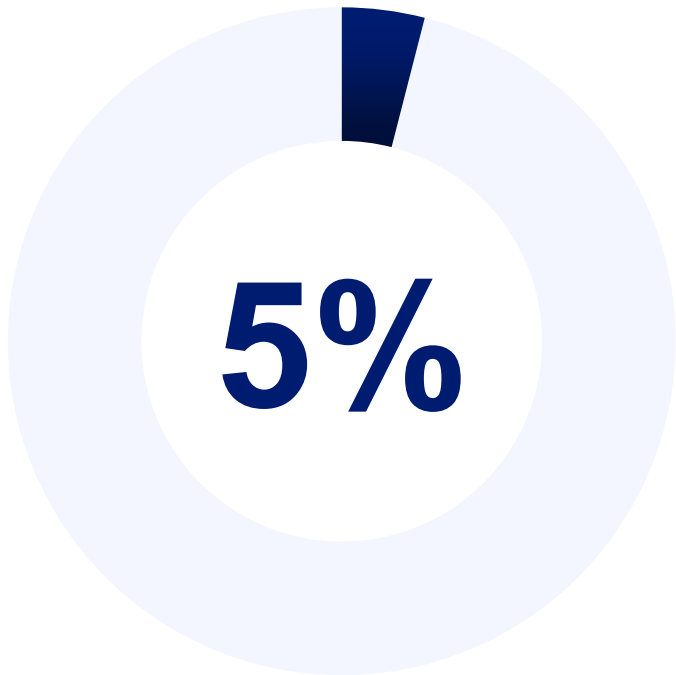
Job Openings as of January 1 (in Thousands)



Source: Bureau of Labor Statistics <https://www.bls.gov/iag/tgs/iag23.htm#iag23emp1.f.p>

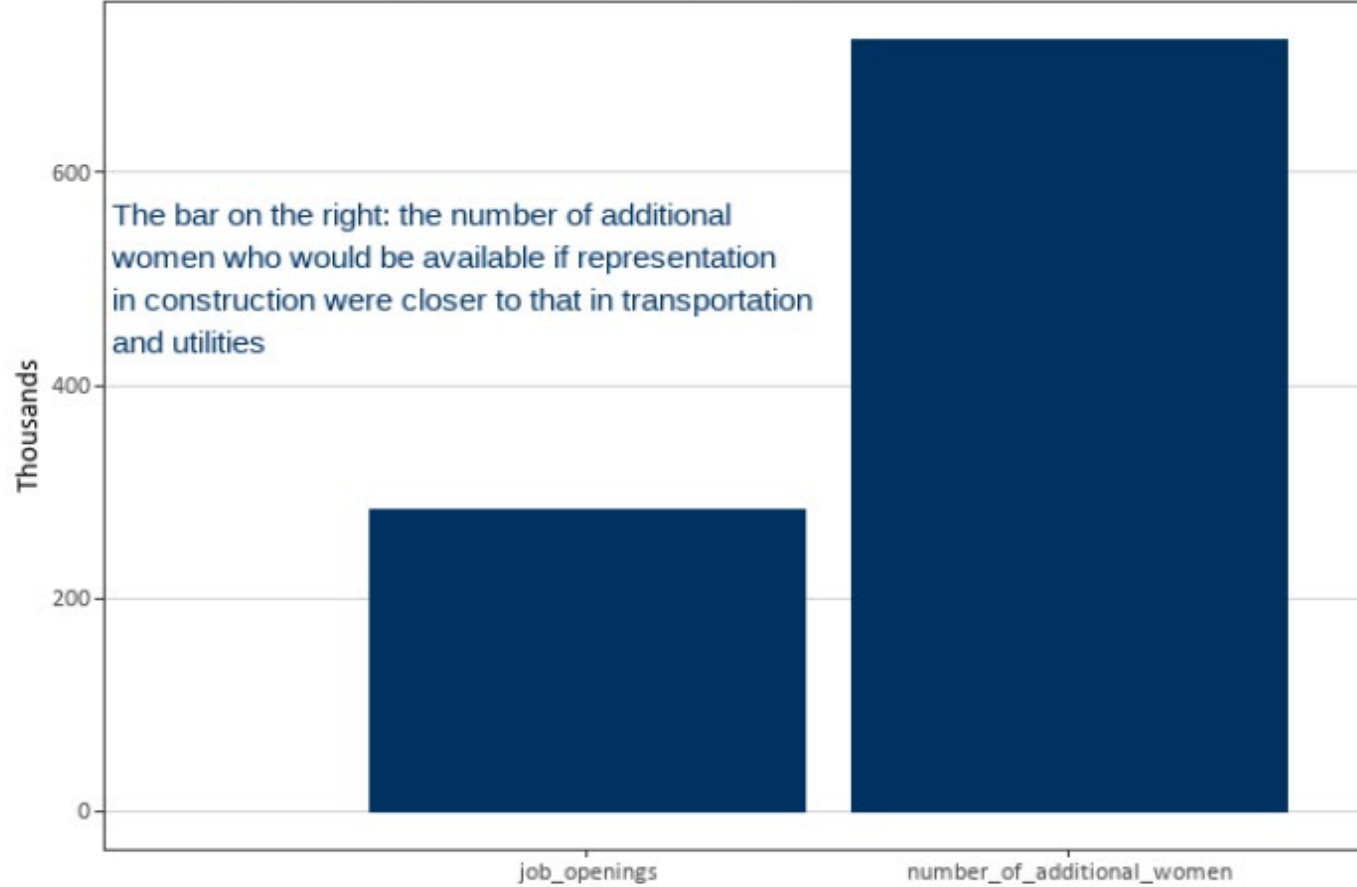
There Are Few Tradeswomen

Only 5% of workers in skilled trade occupations are women



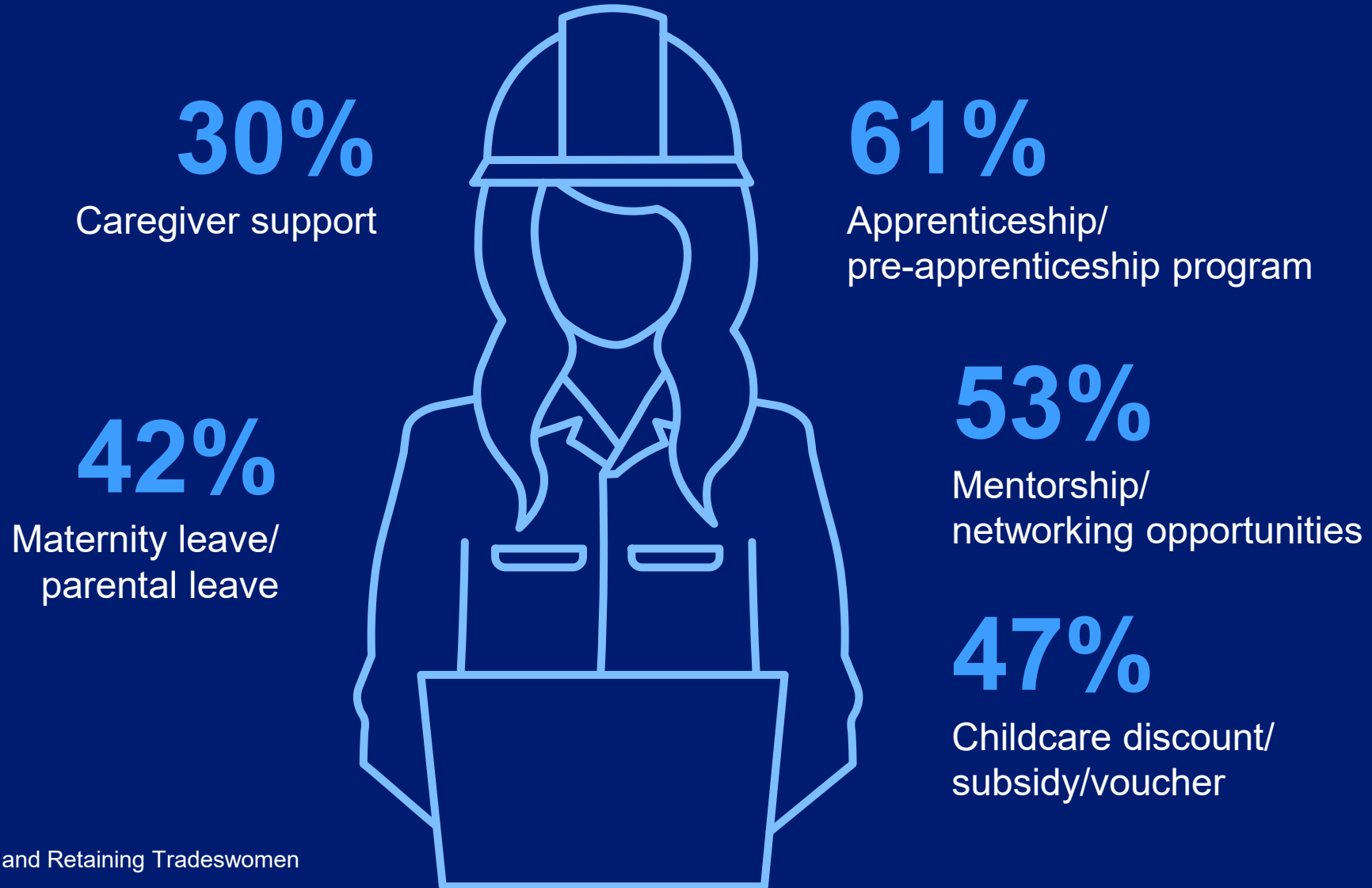
Women Could Help Fill the Job Openings

Figure 3
Women Could Help Fill Elevated Job Openings in Construction



Notes: Job openings-end of period, sa, thousands, 3-month moving average. Number of additional women is in thousands. Estimates based on analysis of the basic monthly CPS by OUSEA staff. Monthly values were averaged over the past 12 months, ended Sept 2024. Estimates were based on publicly available data and should not be considered equivalent to estimates produced by the Census Bureau ended Sept 2024. Source: BLS and Census/CPS, created by OUSEA
U.S. Department of Commerce Office of the Under Secretary for Economic Affairs OUSEA

Top 5 Programs and Benefits that May Help Recruit Women to the Building Trades and Retain Them



Childcare access,
pregnancy accommodations
and apprenticeship
programs are essential in
supporting career growth for
women in the trades.

Gaps at the Federal and State Level

Piecemeal Approach to Family Leave and Disability Policies

Family and disability leave policies vary widely by state, creating patchwork protections for workers.

Only 14 states and Washington, D.C. currently offer paid leave

Some states provide temporary disability insurance (TDI) covering pregnancy-related disabilities (e.g., California, New York, New Jersey, Rhode Island, Hawaii).

Gaps at the Federal and State Level

Family and Medical Leave Act (FMLA) Eligibility Gaps

FMLA provides unpaid, job-protected leave for up to 12 weeks for childbirth and caregiving.

However, FMLA only applies if:

- The worker has been at their job for at least 12 months.
- The worker has worked at least 1,250 hours in the past year.
- The employer has 50 or more employees within a 75-mile radius.

Challenges in Multiemployer Health Plans

The Issue: Risk of Losing Coverage During Pregnancy...

- Benefit eligibility is based on hours worked rather than an employer-employee relationship
- Construction work, in particular, is physically demanding, making it difficult for pregnant women to continue working late into pregnancy.
- If a worker falls below the required work hours, she can lose eligibility for health benefits just when she needs them most.
- This creates a cycle of financial and healthcare insecurity, leading to high turnover among women in the trades (Segal Consulting, 2022).

Progress is Being Made...

The Iron Workers and Ironworker Management Progressive Action Cooperative Trust (IMPACT) started a paid maternity-leave benefit in 2017

Since then...

Several International Unions have adopted similar policies, including LIUNA, BAC, SMART, UA, and the IUPAT. Others are in the works.



Enhancing Maternity Benefits

Keeping pregnant members on the Plan

- Credit Hours during pregnancy
 - Provide at least the minimum to maintain eligibility
- Freeze eligibility during pregnancy leave
 - Allow a participant to pick up where they left off
- Subsidize COBRA?
 - Full or partial plan subsidy
- Apprenticeship extensions, where applicable



Enhancing Maternity Benefits

Income Replacement Benefit

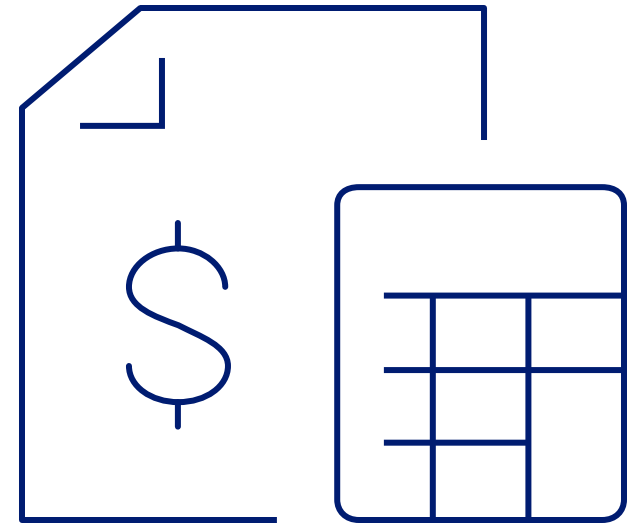
- Fixed amount (e.g. \$800 per week) for each week on leave
- Pre and post birth benefit to total number of weeks set by Plan (e.g. max 14 weeks)
- Considerations:
 - Documentation Requirements?
 - Coordination with other income sources?
 - Eligibility Requirements?



Enhancing Maternity Benefits

Cost Considerations

- Income replacement (e.g., \$800 x 14 weeks)
- Value of eligibility extension (COBRA or hours credit)
- Underlying claim costs per pregnancy
- Utilization unknowable, but prevalence statistics are instructive
- Expect costs to grow if successful



Compliance Considerations

Legal Counsel must advise on potential issues

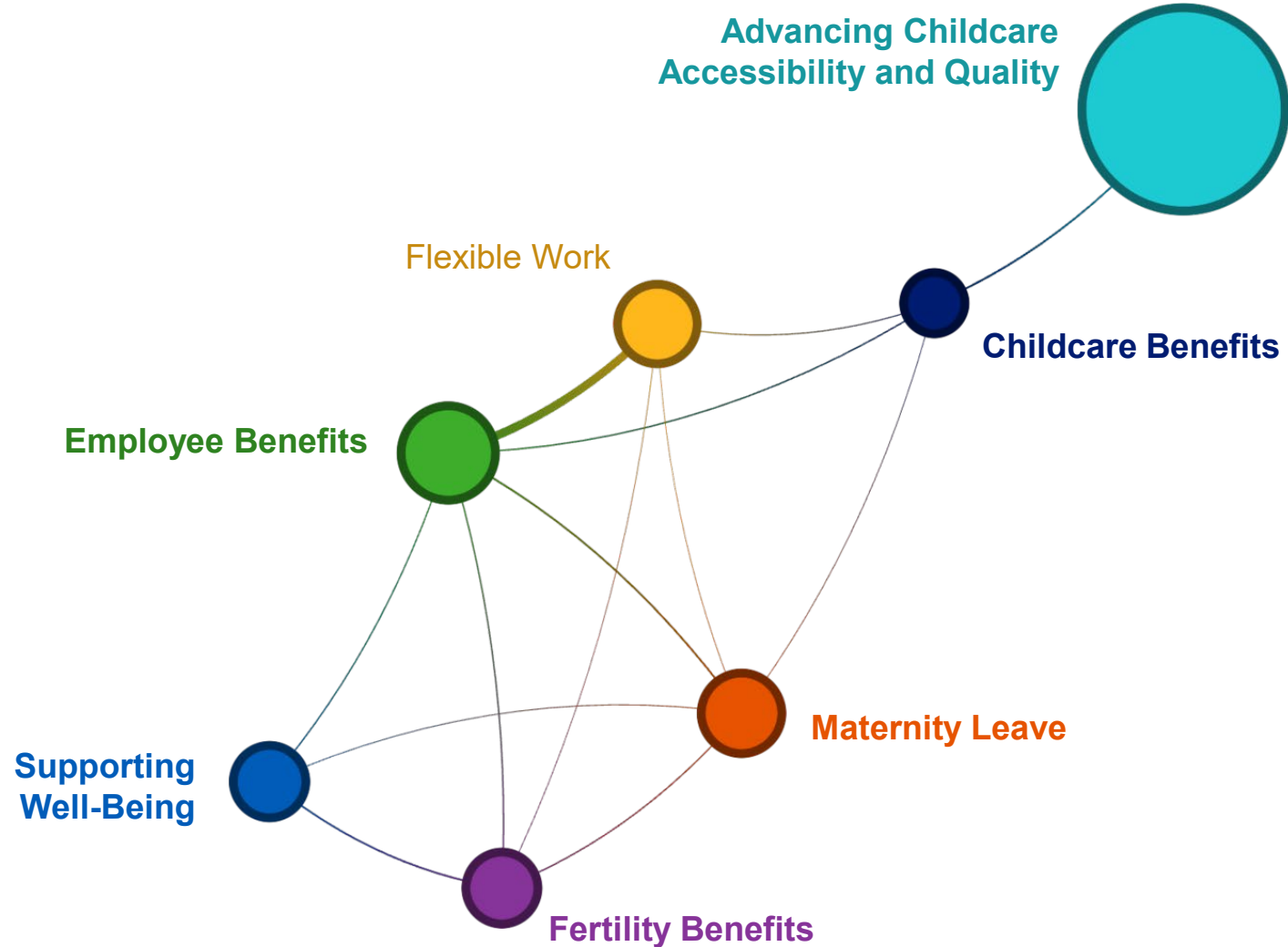
1. Coverage for only birthing parents
2. Coverage for other conditions
3. Coverage for adoption, surrogacy and foster care

Family Benefit Trends: Major Themes

January 2024 – February 2025

Workplace benefits like flexible work schedules, childcare support, maternity leave, fertility coverage, and wellness programs play a crucial role in supporting families by reducing stress and enhancing work-life balance.

These benefits not only help workers manage their personal and professional responsibilities more effectively but also contribute to overall job satisfaction and retention.



Supporting Well Being

Mind, Body and Spirit

- Medical Coverage
- Mental Health
- Substance Use

Financial Wellness

- Medical Benefits
- Retirement Readiness



Childcare Benefits

- Directly funded childcare centers
- Differing legal opinions on whether Taft Hartley funds can reimburse for childcare expenses, although examples exist.
- Negotiated discounts programs
- Search tools



Movement at the Federal Level

Bipartisan, Bicameral Paid Family Leave Working Groups

Working behind the scenes on expansion of paid parental leave programs.

House Bipartisan Paid Family Leave Working Group established in January 2023, led by Reps. Chrissy Houlahan (D-PA) and Stephanie Bice (R-OK)

Senate Bipartisan Paid Family Leave Working Group established in December 2023, led by Sens. Bill Cassidy (R-LA) and Kirsten Gillibrand (D-NY)



Movement at the Federal Level?

House Working Group's Legislative Framework (2024)

- 1. Public-Private Partnership Paid Leave Pilot:** Funding to states who want to set up a new paid leave program.
- 2. Coordination and Harmonization of Paid Leave Benefits Across States:** Creation of an “Interstate Paid Leave Action Network to help states with existing programs share best practices with one another.
- 3. Small Employer Pooling for Paid Leave Insurance:** Create a system where small businesses can join group paid family leave insurance plans, making coverage more affordable.
- 4. Improvements to 45S – Paid Leave Tax Credits for Small Businesses and Working Families:** Reform 45S Employer Tax Credit, making it permanent and more beneficial for small businesses.



Impact of Current Administration?

Questions?



For more info, please contact us

Dennis T. Kearney
Senior Vice President

dkearney@segalco.com
212.251.5248
segalco.com



Thank You

National Coordinating Committee for Multiemployer Plans

Supporting Members Through Family Benefits

March 8, 2025



Aruna Vohra
Senior Consultant
Horizon Actuarial Services, LLC

Family Benefits Attract and Retain Workers

- **Offering comprehensive benefits and policies that support employees' family needs increases retention, improves morale and productivity, and attracts a diverse talent pool**

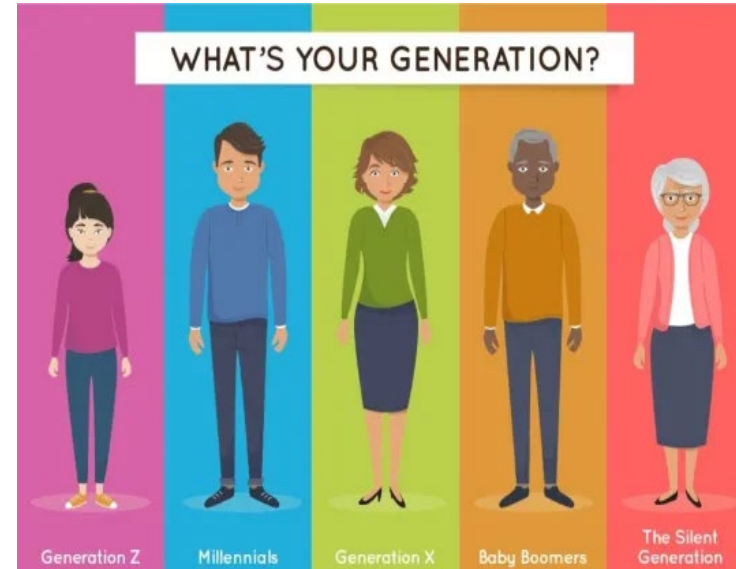


- **Family Benefits include:**

- Health insurance plans that cover spouses and dependents
- Fertility benefits
- Menopause benefits
- Employee assistance programs
- Adoption assistance
- Eldercare support
- Parental leave
- Flexible work arrangements
- Childcare assistance
- On-site childcare
- Back-up childcare
- Family-friendly culture

Meet Needs of Multigenerational Workforce

- **Today's multi-employer workforce is more diverse than ever**
 - Millennials (born between 1981 and 1996) make up the largest group
 - Women account for an increasing percentage
- **Millennials are building families**
- **Gen X are sandwiched between caring for children and parents**
- **Look at your workforce characteristics and identify their benefit needs**
 - Age cohorts, gender, marital and family status, communication preferences



Fertility Benefits

- **Interest in covering infertility treatment with access for all participants + requests for fertility preservation coverage**
- **Concern about cost and complex benefit options**
 - Number of cycles, dollar limits, managed benefit, multiple birth risks, egg preservation when and how long to preserve
 - Integrating coverage with medical and Rx
 - Surrogate pregnancies
 - Adoption benefits
- **State Initiatives:**
 - Some consider infertility treatment an essential health benefit
 - Some cover fertility preservation before oncology treatment
 - Elective fertility preservation generally not covered
- **No federal requirement for infertility treatment**



Fertility Benefits – Executive Order



- **President Trump's February 18, 2025 executive order on access to in vitro fertilization calls for reliable access to IVF treatment and making it more affordable**
 - Recognizes that the cost per cycle can range from \$12,000 to \$25,000
 - Calls for support, awareness, and access to affordable treatments
 - Ease statutory or regulatory burdens to improve affordability
 - Assistant to the President for Domestic Policy to submit a list of policy recommendations on protecting IVF access and aggressively reducing out-of-pocket and health plan costs for IVF treatment by May 20, 2025
- **Broad order but currently no specifics**
 - Legislation may be needed if the intent is to require plan sponsors to cover this treatment

Fertility and Family Building Benefits



Infertility – inability to get pregnant after a year of unprotected intercourse

AI – Artificial Insemination

FSH or HCG – Ovulation stimulating hormones

IUI – Intrauterine Insemination

ZIFT – Zygote Intrafallopian Transfer

IVF – In Vitro Fertilization

GIFT – Gamete Intrafallopian Transfer

Prevalence of Fertility Benefits

35.9% of 78 multiemployer plans responding covered some type of fertility benefits. Benefits of those 28 plans with coverage:

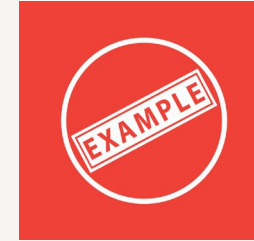
Type of Fertility Benefits	Multi-employer Plans n=28
Fertility medications	67.9%
Lab tests	64.3%
Physician/office visits	60.7%
Physical exams	57.1%
In vitro fertilization (IVF) treatments	50.0%
Infertility/Fertility diagnosis	50.0%
Non-IVF fertility treatments	32.1%
Genetic testing to determine infertility issues	28.6%
Visits with counselors	25.0%
Egg harvesting/freezing services	17.9%

Source: IFEBP Employee Benefits Survey 2024 Results



Fertility Benefits – Case Study 1

- **Fund added an infertility treatment benefit in and out of network with their PPO vendor network January 1, 2024**
 - Administered by the current medical/Rx vendor
- **Eligibility: Ages 21 – 44**
 - Meet one of listed infertility criteria
 - Use reasonable, less expensive and appropriate treatments before IVF, GIFT or ZIFT covered
- **Lifetime maximum of \$50,000 (medical and prescription drugs)**
 - Normal plan deductibles and coinsurance apply
 - Assisted reproductive services (ovulation induction to artificial insemination and in vitro services)
 - Fertility preservation services and medications including collection, freezing and preserving
- **Well received by participants; Plan experienced provider related issues due to lack of understanding of the benefit coverage and that the Fund didn't require prior authorization**



Fertility Benefits – Case Study 2



- **Fund added fertility benefits April 1, 2024 (medical and prescription drug)**
- **Selected a specialty vendor based on total offering, flexibility, ability to integrate with the health plan vendor, outcome reporting (higher live birth rate and lower multiples rate) and single embryo transfer success rates**
- **Network of fertility experts + dedicated patient advocate**
- **Plan provides comprehensive coverage (in-network only)**
 - Coinsurance applies on all covered services (does not count to the medical OOP maximum)
 - Bundled treatments into cycles; 2 cycles covered per lifetime
 - Donor tissue coverage (taxable benefit)
 - Fertility preservation not covered (limited circumstances covered)
- **Estimated number of utilizers and cost experience for initial year and ongoing years. 8-month reporting shows actual cost experience below the estimated numbers.**

Menopause Benefits

- **More women in the workforce between the ages of 45 – 55**

Female Labor Force by Age 1994 - 2024

United States	1994	2024	Increase
Women Aged 45 - 54	11.39 M	14.97 M	31%

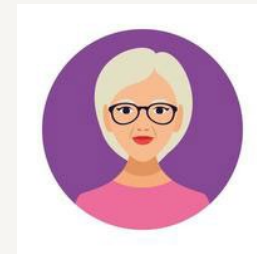
Source: ILOSTAT – OurWorldInData.org

- **Work culture to promote understanding, respect and empathy**
- **Benefits to assist in this life transition, reduce absenteeism, and increase productivity**



Menopause Benefits (cont.)

- **Benefit programs range from simple to complex:**
 - Information and resources (education, community support groups, directories of menopause specialist care providers)
 - Requiring plan's network to add a search category for menopause specialist providers including virtual care providers
 - Communicating resources available through the EAP or virtual mental health benefit program; wellness books on what to expect
 - Coverage of hormone replacement therapy and counseling
 - Physical therapy for pelvic floor issues
 - Guided imagery and hypnosis to replace medication
 - Partnering with a specialty vendor to coordinate coverage and provide support and advocacy



Employee Assistance Programs

- **Prepaid Plan sponsored benefit offering short-term free and confidential assessments, counselling, referrals and education to employees and dependents with personal and work-related issues**
- **Mental health, behavioral, and substance abuse issues**
- **Work/life education**
 - Childcare needs
 - Adult care
 - Legal assistance
 - Financial planning
 - Debt counselling
 - Stolen identity support
- **Navigation and coordination with specialty benefit vendors such as fertility, menopause, child-care, etc.**



Employee Assistance Program – Case Study

- **Fund offered program with 5 visits + work/life support**
 - Low utilization for years
- **Increased communication**
 - Posters at union meetings
 - Health fair presence
 - Newsletter on fund website; mail out of flyers and magnets
 - Scan link to a mobile app
- **Coordination with other Plan resources**
- **Increase in utilization**
 - 56% family use
 - Counseling for interpersonal issues
 - Elder care and childcare referrals
 - Legal services



Telemedicine

- **Using your personal device for care**
 - Appointments on demand with less time away from work
 - Access and convenience
 - Medicare covers telemedicine through March 31, 2025
- **Treatment options**
 - General conditions (allergies, headaches, infections, cold/flu, pink eye, UTI, etc.)
 - Pediatric visits
 - Behavioral health (depression, drug and alcohol use, grief and loss, anxiety, marriage and parenting issues, counseling, medication management, etc.)
 - Digital physical therapy
 - Remote monitoring for chronic conditions
- **Digital therapeutics (DTx) – software-based interventions that treat, manage, or prevent medical conditions**



DTx Examples



Nerivio:
A wearable device that treats migraines using electrical neuromodulation



reSET-O:

A prescription digital therapeutic that treats opioid use disorder

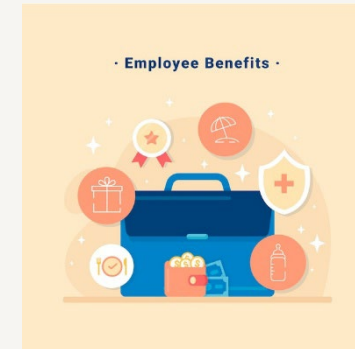


Freemira:
A treatment for panic attacks and PTSD



Childcare Benefits

- **Childcare challenges are complex**
 - Quality care is difficult to find
 - Care is very expensive
- **Workers find value when their employer or plan provides childcare benefits**
 - On-site childcare center
 - Childcare reimbursements
 - Back up childcare programs
 - Childcare resources
- **State assistance - Unique state pilot programs**
 - Kentucky Cabinet for Health and Family Services administers a new Employee Child Care Assistance Partnership program where the state matches the employer's contribution towards the cost of childcare to an employee based on certain income guidelines



Childcare Benefits – Case Study

- **For 2024: Childcare benefit for children up to age of 13**
 - Informal care \$200/month
 - Formal care \$325/month
 - Claim and attestation of dependent forms
 - Reimbursement via direct deposit to bank account
- **Employer sends stipulated cents/hour to the Fund; administered by an outside vendor. Fixed number of applications – first come first serve basis**
- **Reimbursement to participant designed to meet re to be tax exempt under Section 129 of the IRC and reduces their tax credit. Not an ERISA benefit**
- **5-month results**
 - 77% of forecasted accounts participated
 - 81% informal/19% formal participation
 - 56% of initial 9-month budget paid out

