President Clark Takes A Look Back at 2014...

I want to begin by wishing all IUE-CWA members and retirees a happy and healthy holiday season! We’ve had a busy and productive 2014 in the IUE-CWA, and with your hard work and support, we have educated many more members on what it means to be union, helped more locals attain fully functioning 21st Century Local status, helped the communities in which we all live, and welcomed enthusiastic new members into the IUE-CWA.

The year started out with the Trans Pacific Trade bill staring us in the face, a bill that would further decimate manufacturing in the U.S., make our local leadership’s struggles to attain gains at the bargaining table much more difficult, and put all citizens in danger of eating chemical-laden food (among other horrible provisions). Because of your hard work and support on this issue, we managed to stop fast-track of the bill in 2014. We are grateful to you for that hard work and support on this issue, we have educated many more members on what it means to be union, helped more locals attain fully functioning 21st Century Local status, helped the communities in which we all live, and welcomed enthusiastic new members into the IUE-CWA.

2015 Union New Year’s Resolutions

1) I WILL BUY AMERICAN AND BUY UNION!
2) I WILL ACTIVELY SUPPORT ELECTED OFFICIALS WHO SUPPORT WORKING AMERICANS!
3) I WILL GET MORE INVOLVED IN MY COMMUNITY THROUGH MY LOCAL UNION!
4) I WILL FOLLOW IUE-CWA ON FACEBOOK AND THE WEB!
5) I WILL MAKE SAFETY AT WORK A PRIORITY EVERY DAY!
6) I WILL PROUDLY WEAR MY UNION BUTTON OR T-SHIRT!
7) I WILL TELL MY FRIENDS AND FAMILY WHY BEING UNION MAKES A DIFFERENCE!
8) I WILL SUPPORT WORKERS FROM OTHER UNIONS!
9) I WILL SUPPORT NON-UNION WORKERS WHO ARE TRYING TO GET UNIONIZED!
10) I WILL SPEAK UP, VOTE, AND MAKE MY VOICE BE HEARD!

“MOST ACTIVISM IS BROUGHT ABOUT BY US ORDINARY PEOPLE” -PATRICIA HILL COLLINS

WHAT’S INSIDE

FEATURED ARTICLES
- SAVE THE DATE •
- ORGANIZING UPDATE •
- ELECTION RESULTS •
- RISING FROM THE ASHES •
- FUTURE LEADERS LOBBY IN D.C. •
- NLRB UNDER ATTACK •
- YOUR REGIONAL DIRECTORS •
- YOUR LOCAL NEWS •
- HEALTH & SAFETY •
- SCHOLARSHIPS INFORMATION •
- RETIREES BENEFITS •
**LOCALS SAVE THE DATES**

**JUNE 6-10, DETROIT, MI**

IUE-CWA Conference & CWA Convention

Official Call letter will be sent to locals before January 31, 2015.

CWA National Officer and District VP elections will take place at the CWA Convention.

IUE-CWA Elections per the Division Rules will take place at the IUE-CWA Division Conference on Saturday, June 6.

Local Presidents are automatic delegates. Other Local delegates must be elected per the CWA Constitution, Division Rules, and Local Bylaws.

New this year!

Locals will be able to register delegates online!

**FEBRUARY 10-11, MEMPHIS, TN**

IUE-CWA DIVERSITY MEETING

President Clark invites all Local Presidents (or their designee) to join our first IUE-CWA Diversity Meeting - February 10 & 11 in Memphis, Tennessee.

At this meeting we will discuss the importance of diversity within our union, and how our different backgrounds add to our strength. We will develop strategies for working effectively with diverse memberships that local leaders can take back to their locals and share with other officers. We will also explore opportunities for expanding diversity within all levels of leadership in the IUE-CWA. Because of the importance of this meeting, IUE-CWA Headquarters will be covering the hotel and lost time costs for attendees. All locals received a call letter in October from President Clark with information about the Diversity Meeting.

The deadline to register is Jan 6. Please see the call letter and registration form for further details about the meeting. If you have any additional questions, please contact Administrative Director Laura Hagan at IUE-CWA Headquarters, 937-298-9984.

**Organizing Update**

IUE-CWA is excited to report that 15 Electronic Warfare Technicians employed by Veteran Enterprise Technology at Miramar Marine Station in San Diego, CA, and Naval Air Station El Centro, CA won their NLRB election to form their union! These are Service Contract Act workers, part of a growing segment of IUE-CWA. The campaign was initiated in May by David Neider, president of an IUE-CWA unit at Northrop Grumman at Marine Station Yuma, AZ. Neider met several of the Technicians on a work assignment. Like any good organizer, he took the opportunity to talk to them about the union, and found that they were very ready to see some changes at work. Their issues included a lack of pay raises and having no meaningful voice. IUE-CWA Staff Representative Eric Benjamin guided David and the organizing committee to bring home the victory.

IUE-CWA also won another recent election and we now represent 57 Exelis employees at the Space Communications Network Services White Sands Complex in Las Cruces, NM. Our new members work in the Operations Department in the Tracking and Data Relay Satellite Operations Control Center at the Second Tracking and Data Relay Satellite Ground Terminal and the White Sands Ground Terminal TOCC.

**Find the *HIDDEN* Bolt Contest**

2 Winners will receive an IUE-CWA Kircher Stainless Steel hot/cold Thermos!

Somewhere in this edition of “The Bolt,” we have hidden this small lightning bolt from the IUE-CWA logo. Find the lightning bolt, fill in the form below then mail, fax or email it in, and you will be entered in a drawing to win! Deadline for submissions is February 16th.

Name:

Street Address:

City/State/Zip:

Phone Number:

Page number where you found the bolt:

Describe the story or picture in which you found the bolt:

One entry per person. Must find the *hidden bolt*.

Mail to: Bolt Contest, 2701 Dryden Rd. Dayton, OH 45439
Fax to: 937-298-2836 or Email the information to: thebolt@iue-cwa.org

**Last month’s *HIDDEN* Bolt WINNERS!!**

These Bolt Detectives received some great prizes.

What are you waiting for? Find the *HIDDEN* Bolt and join the fun!

$100 Gift Card Winners:

Norma Frederick Louisville, KY • Frances Sullivan Warminster, PA

Grill Sets Winners:

Gary Borschung Lancaster, NY • Daphne Overstreet Louisville, KY

Runners up won:

Michael Dillon Piqua, OH • James Kuecker Arkansas City, KS

Long-sleeved t-shirt:

Sherrie Constable St. Joseph, MO • Paul Penrod Bluffton, IN

**IUE-CWA The Industrial Division of the Communications Workers of America**

**JIM CLARK**

President

**ROGER DEEL**

Director, Region 8

**PENNY FRANKLIN**

At-Large, Region 7

**JOE GIFF**

Director, Region 3

**TONY HAYES**

At-Large, Region 8

**JOHN LEWIS**

Chair, Trustee

**BOB SANTAMOOR**

At-Large, Region 3

**KEN PEAM**

Director, Region 7

**BRIAN SULLIVAN**

Chairman, GE and Conference Board

**BAILEY DILLON**

Director, Region 2

**KENNETH MURPHY**

At-Large, Region 1

REGION 3 REPORT
by JOE GIFFI, Director

Well, 2014 is now a thing of the past. In many ways, I think “thank God!” In other ways, I know we have a lot to be thankful for. We have laid ground work for an exciting 2015.

With all the Local Union elections completed, we are planning trainings to bring the new officers up to speed and refresh all those continuing the fight. We look forward to the energy and spirit of the new being blended with the experience of the old. We will need every bit of it with the challenges we will be facing. Don’t forget to send new officer info to IUE HQ.

At the International level, we will be electing a new CWA President and VP’s this June. This also brings a great excitement and curiosity as to our direction.

In the world of United States politics, our local union sisters and brothers face a four year contract. Negotiation in Thorofare N.J. Negotiated a four year contract.

Joe

Proud to feature these Negotiation Teams!

Local 134 Negotiation Committee at GGB Bearing Technology in Thorofare N.J. Negotiated a four year contract.
L-R Standing: Jason Carbone, John Derrickson (President), Michael Valadez, Joe Levesque - Michael F. Horvath Jr. (Staff Rep), Michael Thomas.

Local 447 Negotiation Committee at Exelis former ITT in Clinton N.J. L to R Bern Falicchio, Angelo Bambo (President), Angelo Guarino, Vinnie Russo-
manno.

REGION 7 REPORT
by KEN REAM, Director

SISTERS and BROTHERS – IT’S UNION TIME! It is also winter. The fires are blazing in the hearths, but what keeps us warm are the Union fires raging in our hearts.

In the world of United States politics, there is a four year contract. Negotiation in Thorofare N.J. Negotiated a four year contract.

It has been a very busy three months since our last issue of The BOLT. Elections have come and gone. As you well know, we did not fare very well in the Congressional and Senatorial elections nationwide. Unfortunately, we will soon have even more anti-working people, anti-Union, pro-corporation, and pro-unfair trade agreement politicians to fight. That means that we will have to work even harder to stoke those pro-Union flames in our hearts in order to hold their feet to the fire.

These past three months have also been a great opportunity for the newer officers and the experienced ones. The elections have come and gone. As you well know, we did not fare very well in the Congressional and Senatorial elections nationwide. Unfortunately, we will soon have even more anti-working people, anti-Union, pro-corporation, and pro-unfair trade agreement politicians to fight. That means that we will have to work even harder to stoke those pro-Union flames in our hearts in order to hold their feet to the fire.

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In Fraternity,
Joe

In Fraternity,
Joe

In Fraternity,
Joe

In Fraternity,
Joe

In Fraternity,
Joe

Show Us Your Tees!
Union pride is what makes the IUE-CWA strong and keeps us moving forward! We want to showcase our local union sisters and brothers and the pride they take in their local. Each month we will feature a photo of an IUE member sporting their local union t-shirt. Send us a photo of members wearing their union t-shirts! Be sure the photos are clear and in-focus.

Send your photos to IUE-CWA at: thebolt@iue-cwa.org

Frank Pickerd of IUE-CWA Local 729 in Cincinnati, Ohio shows us his union pride.

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Frank Pickerd of IUE-CWA Local 729 in Cincinnati, Ohio shows us his union pride.

You will be entered in a drawing to win an IUE-CWA cooler bag!

The Bolt IUE Division News continues after the CWA News >>>
Welcome Brothers and Sisters to the final edition of the BOLT for 2014. Before I write any further, I want to wish all of you a great holiday season! Congratulations to the officers who have been re-elected and welcome to the many new officers elected to new or different positions. I look forward to working with all of you.

For those of you who don’t know, in 2014 President Clark asked me to assist our local officers in moving their respective locals toward his vision of working with all of you.

On December 5th, I mailed a letter to each local requesting the necessary information to keep your local in compliance with the CWA Constitution, the Department of Labor, and with the IRS. I know this information is redundant to most of you, but a lot of newly elected officers may be seeing it for the first time.

As I have written in each column in 2014, we must file the required reports with the Department of Labor and the IRS. If your fiscal year ended on September 30, (as it should) Form 990 is due no later than February 15, 2015. The LM Report is due no later than December 29, 2014. I encourage every local to file Form 990 at the same time you file the LM Report so you don’t forget to complete it later. Don’t hesitate to call me if you have any problems filing your report. It is extremely important to have all our IUE-CWA Locals fully functional prior to the CWA Convention in June 2015.

Please send the information to me at:
Roger D. Deel
2701 Dryden Rd.
Dayton, OH 45439

Don’t hesitate to call me if you have any problems filing your report. It is extremely important to have all our IUE-CWA Locals fully functional prior to the CWA Convention in June 2015.

Please call me if you need any help with your Form 990, 990EZ or E-postcard for the IRS or with your LM Report. I can be reached at 937-293-5959 or by email at rdeel@cwa.org, and we will work together to complete your forms.

I encourage every local to file Form 990 at the same time you file the LM Report so you don’t forget to complete it later. Don’t hesitate to call me if you have any problems filing your report. It is extremely important to have all our IUE-CWA Locals fully functional prior to the CWA Convention in June 2015.

Roger Deel
Compliance Director
Proud IUE-CWA member since 1977

Reminder: Please send a copy of your local bylaws to me. I have received copies of local bylaws from about one-half of our locals. I must have a copy of your bylaws for your local to be in compliance.

IUE-CWA Local 801 Retiree Club opening their hearts and giving to needy kids by providing a new toy to Toys For Tots.

IUE-CWA Membership Leads the Way in Preparing for 2015 GE Negotiations

The GE CBC, Chaired by IUE-CWA President Jim Clark, is preparing for tough negotiations with GE in June of 2015. To get our members prepared for the bargaining process, IUE-CWA has developed a mobilization training class, which IUE-CWA Local 712 President Lance Bergmann (as seen in top photo) has been traveling around the country delivering to our GE Locals. Local feedback on the mobilization classes has been tremendous, and our GE members are getting more prepared than ever before! IUE-CWA has also developed a redesigned GE Workers United website and Facebook page to help our GE members get involved and stay informed during these pivotal contract negotiations.

At a recent CBC meeting in Evendale, Ohio, President Clark stressed to the members, “We have to mobilize to get the strength of our members behind our bargaining committee, and we need have GE react to what we want—not what they want.” The new mobilization training and website/Facebook presence are designed to build that membership strength.

IUE-GE Conference Board Chairman Bob Santamoor recently attended one of the mobilization training classes and spoke highly of both the material and the presentation by GE Local President Bergmann. As Chairman Santamoor stated at the recent CBC meeting, “...we have to be prepared better than we have ever been to protect our jobs, improve our pensions and medical plans, and stop any post-65 benefits cut proposals.” IUE-CWA GE members are encouraged to check out the website at www.geworkersunited.org and LIKE us on Facebook at GE Workers United. To get involved, add your face and story to the “Faces of GE” section of the website, and/or fill out the contact form to volunteer in the mobilization campaign.

IUE-CWA News • The Bolt
RISING FROM THE ASHES!!

On November 19, 2014 Bekaert Rome suffered a devastating fire in their Beadwire Department. This particular part of the plant was a total loss, but thanks to quick action by the employees and the company, everyone in the plant was evacuated safely with no injuries.

Since this event, IUE-CWA Local 190 has worked diligently with the Company to get operations restarted. The outpouring of support by Union Officials, Union Members, Company Officials and the local community has been nothing short of outstanding. Not knowing how long the Beadwire department will be down due to all power cut to the plant, thus having no work being performed, and the upcoming holidays looming ahead; Bekaert Corporation went the extra mile and decided to pay all employees their full wages for the next three weeks. Floyd Hospital, along with Corporate went the extra mile and decided to offer free health care to the young children of the affected employees until the first of the year. Using an armada of generators and about 20 miles of drop cords, the shipping areas of the plant were put back in operation the next day. Although Union members were being paid and did not have to show up, many of them volunteered their time to help get out products to customers and to keep the operations running.

Bekaert Rome was in the beginning stages of a $29 million dollar revitalization project when the fire occurred. Although this fire has been devastating, with new machinery arriving every day, everyone has kept their spirits high and are looking to the future and the new opportunities this will present. As with the legend of the Phoenix, Bekaert Rome and Local 190 will rise stronger and better than before!

Note, the above article was written by Rodney Yarbrough, Recording Secretary of Local 190.

IUE-CWA could not be more proud of our members at Local 190. Even in right-to-work (for less) Georgia, Local 190 is 100% Union. You may remember that Bekaert Corporation closed down other plants and committed $29 million to bring that work to Rome, GA.

Local 190 is just one of the reasons that we are all PROUD TO BE IUE!

- Ken Ream, District 7 Director

IUE-CWA Young Leaders head to Nation’s Capital

The IUE-CWA Mentorship group headed to Washington D.C. in November to get some hands-on experience with national labor leaders and a first-hand look at American government. Members of the Mentorship team prepared for lobby visits with their legislators on the TPP. Mentees participated in a lobby training to get up to speed on the latest with the TPP, and to learn to communicate to their elected officials on why this trade deal is bad for workers. The next day the group hit Capitol Hill to meet with Congressional staffers. For many of the Mentees, it was their first time visiting a Congressional office. The young leaders demonstrated fantastic skills and poise in talking with staffers about their concerns over TPP. Later that day, the group headed to AFL-CIO national headquarters to meet with Executive Vice President Tefere Gebre. The group shared a conversation about growing the capacity of the young worker movement in our country, and strategies for how our mentees can get more involved with labor and community groups back home. The D.C. trip ended with a visit to the National Museum of American History for a look at labor and social justice movements from our nation’s history. The 2013/2014 class of mentees will be finishing up their year in the program at a final meeting in Dayton, Ohio in January.

Article by IUE-CWA Political Program Manager Heather Atkinson

IUE-CWA Local 706 in Oneida, TN recently made a donation to their local Boys and Girls Club. The organization put up a very public thank you note of gratitude! Support for local organizations is a key part of the work that our locals do for their communities.

Thanks, Local 706!

The organization put up a very public thank you note of gratitude! Support for local organizations is a key part of the work that our locals do for their communities. Thanks, Local 706!

2015-16 Scholarship Program now open!

IUE-CWA awards 17 scholarships annually ranging from $1,000 to $3,000. Details for the scholarship program for the 2015-16 academic year are available on our website now. Applications will only be accepted online at www.iue-cwa.org. Please read the scholarship rules at IUE-CWA.org. The information is located under the ‘Member Resources’ tab. You will find complete information and instructions on the application process, and the required essay, as well as how to determine eligibility for children and grandchildren.

Local 255 • Pittsfield, MA

Jim Clark and Bob Santamoor (seen above with Dan Walsh, Local 255 Business Agent) congratulate Local 255 on their successful merger with 254! The amalgamation of Locals facilitates more experienced, powerful, and financially solvent local unions.

Local 706 • Oneida, TN

IUE-CWA Local 706 recently made a donation to their local Boys and Girls Club. The organization put up a very public thank you note of gratitude! Support for local organizations is a key part of the work that our locals do for their communities.

Thanks, Local 706!
WINTER 2014

HEALTH & SAFETY

Resolutions!

Safety 4 U
Include Workplace Safety in your 2015 Resolution

We are in the thick of the holiday season with errands to run, gifts to buy, cookies to bake, and travels to meet friends and family. There is a long list of safety issues linked with all of these activities—and then add poor weather conditions, early sunset, and stress. In this 2014 Holiday season…take time to relax!

As we head back to work after time off for the winter holidays, many of us will make resolutions to help make 2015 our best year yet. While many of these resolutions tend to center around well-being, such as losing extra pounds, saving money or spending more time with friends and family, few of us take the time to think about how we could make more of an effort to ensure our own health and safety on the job. This year, why not make the resolution to make workplace safety a value in your life?

Become a member of the safety committee or maybe become a safety activist. 2015….get involved!

As we move into 2015, if there are topics of interest that you would like to hear more about, please let us know. We value your input. Additionally, if you are interested in presenting on a topic or know someone that would like to become a safety activist, please pass that along as well.

We continue to develop and move forward on several actions/campaigns (such as Union Officer training, Heat Stress, Lead Kills, and the IUE-CWA Injury and Illness Investigation) and there are more to come. Our work with the CWA, USW, TMC, and Labor Institute continues to thrive and lead to increased energy.

It is hard to imagine we have just more than a week left in 2014. 2014 was an exciting year for our health and safety efforts, and we have made a difference! So, let’s work to make 2015 an even more successful year.

Best wishes for a healthy and SAFE new year!

TO SCHEDULE SAFETY TRAINING
CONTACT DEBRA FISHER: dfisher@iue-cwa.org

THE FIGHT IS COMING IN 2015

Leading into the 2015 Congressional session, all eyes will be on the Trans Pacific Partnership trade deal (TPP). We anticipate that leadership in the newly elected Senate Republican majority will be looking to work with President Obama to push through this bad trade policy, which will put more power in the hands of corporations at the expense of workers. We anticipate that there will be a new “fast track” bill introduced after the new year. This fast track legislation will remove the ability of Congress to amend this terrible trade deal and will force an up or down vote. Thanks to the grassroots action of IUE-CWA members and thousands of our allies across the country, we stalled the TPP in 2014. Stopping TPP in 2014 was a huge victory; however, the fight is about to come back with a vengeance. We are gearing up for our next offensive on the TPP, and it will take all of us together to stop this bad trade deal once and for all. The week of November 10, allies organized a “Stop Fast Track” Week of Action. Across the country, activists came together to host rallies, visit Congressional offices, make phone calls to legislators, and sign postcards. IUE-CWA members were a part of the action, as we brought the word to our shops about the destructive impact of TPP on our jobs and our communities. The fight is coming, and we need everyone to join in! Please be sure to work with IUE Headquarters to get resources and get the word out to your members about this terrible trade deal. We need to keep the pressure on our elected officials to say no to TPP and fast track. To find out more on how you can get involved, contact IUE-CWA Political Program Manager Heather Hatkinson at hatkinson@iue-cwa.org, 937-424-0683.

Call your Representative and tell them to VOTE NO on Fast Track 1-888-966-9836.

Legislation threatens NLRB

By Leila Klein, IUE-CWA Attorney

In September, Republican Senators introduced a bill they call the “The National Labor Relations Board Reform Act,” which threatens to further paralyze the federal agency that enforces labor laws. The bill would increase the number of Board members from five to six, mandating that the Board be made up of three Republicans and three Democrats, and virtually ensuring permanent partisan gridlock. The bill would also limit the authority of the General Counsel (the NLRB’s chief prosecutor) and permit parties to seek review of any complaint in federal district court.

For those unfamiliar with the Board’s procedures, granting the ability to challenge a “complaint” in court doesn’t sound like such a bad thing. But in the Board’s terms, a complaint is only the very first step in the process—a basic finding that an allegation has merit. Under its current rules, a union, individual or company can file an Unfair Labor Practice charge, and the NLRB Region for the geographical area will investigate the charge, and decide whether there is merit to issue a complaint on the charge. Once a complaint has issued, the NLRB presents the case to an Administrative Law Judge, who decides the case, subject to appeal.

The proposed rule however would mean that an employer could run right to federal court any time an NLRB Region makes only this preliminary decision that a charge has merit, before an NLRB administrative law judge has even heard the case. Again, this seems certain to bring the Board’s process to a screeching halt, to say nothing of its effect on the federal courts when they have to try NLRB cases!

Ironically, despite giving employers the opportunity to slow down the process by dragging cases into federal court, the proposed rule would also impose time limits, reducing NLRB funding by 20% if the Board does not decide 90% of its cases within one year!

Since President Obama would certainly veto any such legislation, this proposed rule is not currently a threat to working people, but it does give us a window into Republican’s views on labor law and their enforcement.

The Next Class of IUE-CWA Mentorship Program

We are extremely pleased to announce that we have accepted our second class of IUE-CWA mentees for the 2015 IUE-CWA Mentorship program! We have a tremendous group of young leaders who will be participating in our program this coming year. The mentee group will represent IUE-CWA locals from New York, Texas, Mississippi, Indiana, Kentucky, Ohio, Virginia and Nevada. We also have a stellar group of leaders from the IUE who will be serving as Mentors to the Mentees. Some served in the program last year, and we have some new faces as well. The new class of the Mentorship group will hold its first meeting in January in Dayton. We hope to welcome another class of the Mentorship Program for 2016. Anyone who is interested is encouraged to apply to when we open applications next year! Stay tuned for updates from this new group of young leaders!
Hello Members,
I hope this issue of The Bolt finds you all well and warm this winter.
I have a lot of members who call in regard to medical billing services and are confused as to whether they owe a medical bill or not. I am hoping this information on Explanation of Benefits or an EOB as it is commonly referred will help.

What is an Explanation of Benefit?
An Explanation of Benefits (EOB) is a document that is sent to you by your insurance company several months after you have had a healthcare service that was paid by the insurance company. You should get an EOB if you have private health insurance, a health plan from your employer, or Medicare.

Your EOB gives you information about how an insurance claim from a health provider (such as a doctor, hospital, lab) was paid on your behalf.
It is very important that you understand an EOB (Explanation of Benefits) and what information is in My Explanation of Benefits?
Your EOB has a lot of useful information that helps you track your healthcare expenditures and serves as a reminder of the medical services you received during the past several years. A typical EOB has the following information:

- **Patient:** The name of the person who received the service: you or one of your dependents.
- **Insured ID Number:** This should match the number on your insurance card.
- **Claim Number:** The number that identifies the claim that either you or your health provider submitted to the insurance company. Along with your insurance ID number, you will need this claim number if you have any questions.
- **Provider:** The name of a doctor, a laboratory, a hospital, or other healthcare facility who provided the services.
- **Type of Service:** A code and brief description of the health-related service you received from the provider.

Charge (also known as Billed Charges): The amount your provider billed your insurance company for the service.
Not Covered Amount: The amount of money that your insurance company did not pay your provider. Next to this amount you may see a code that gives the reason the doctor was not paid a certain amount.
A description of these codes are usually found at the bottom of the EOB, on the back of your EOB or in a note attached to your EOB.

**Total Patient Cost:** The amount of money you owe as your share of the bill. This amount depends on your health plan’s out-of-pocket requirements, such as an annual deductible, copayments, and coinsurance. Also, you may have received a service that is not covered by your health plan, in which case you are responsible to pay the full amount. Additional information may include the amount of payment actually made to your provider and how much of your annual deductible has been met.

Your EOB is a window into your medical billing history. Review it carefully to make sure you actually received the service being billed, the amount your doctor received and your share are correct, and that your diagnosis and procedure are correctly listed and coded.

You may get a bill from a medical provider that has not yet processed through your insurance company. Always wait until you receive your EOB to make sure it matches the amount not covered by insurance (amount you owe) and the amount being billed to you by the medical provider. This is the easiest way to make sure you are not overpaying a provider. If you are still uncertain about a bill or service, please don’t hesitate to contact me, and we will work through it together.

In Solidarity,
Kim Short
IUE-CWA Retiree Benefit Rep
Contact information at the top of this page.