



Benjamin Wilcox <bwilcoxuawlocal405@gmail.com>

UAW Local 405 – Bargaining Status, Information Request, and Request for Company Proposals

Benjamin Wilcox <bwilcoxuawlocal405@gmail.com>
To: Benjamin Wilcox <bwilcoxuawlocal405@gmail.com>

Wed, Oct 21, 2026 at 5:06 PM

Benjamin S. Wilcox
President, Local 405, UAW
666 Oakwood Avenue,
West Hartford, CT 06110

On Tue, Oct 20, 2026 at 4:45 PM Benjamin Wilcox <bwilcoxuawlocal405@gmail.com> wrote:

I am writing to confirm the status of bargaining as of today, October 20, 2026. The current Agreement expires on October 31, 2026.

Today, at the company's request, the Union countered the company's 3rd non-economic proposal comprising 8 articles. The Union began presenting its economic proposals on Friday, October 16. The Company has said it will not present its economic proposals until the Union completes its own. With the exception of health insurance, the Union's economic proposal was completed on October 16.

Also today, the Company informed the Union verbally that it intends to move employees from the current exchange-based coverage to a single carrier. This was a surprise to the Union. The Company has not provided any plan documents or details. The Union cannot responsibly make a health insurance proposal without understanding the change the Company intends. We therefore reserve our health insurance proposal until we receive the information requested below.

Since October 15, the Company has not provided any proposals or counterproposals to the Union's proposals. With eleven days remaining before expiration, the Union requests the following:

1. The Company's complete economic proposal no later than Wednesday, October 21.

INFORMATION REQUEST

Please provide the following by Wednesday, October 21, 2026 regarding the health plan the Company intends to adopt:

- Plan documents, the Summary Plan Description, and the Summary of Benefits and Coverage
- Carrier, provider network, and prescription formulary
- Premiums and employee contribution rates by coverage tier
- Detailed breakdown of employee contributions, employer matches, distribution of contributions, plan fees, and loans

- Deductibles, copays, coinsurance, and out-of-pocket maximums
- Healthcare Accounts (HRA, HSA, FSA, etc.): Structure and funding of employee healthcare accounts, including employer and employee contributions, average and median expenditures, account forfeitures, fees, interest credited, administrative costs COBRA rates
- Whether the plan is fully insured or self-funded; if self-funded, the third-party administrator and stop-loss terms
- The Company's current per-employee cost under the exchange and its projected per-employee cost under the new plan
- Current enrollment by plan and coverage tier, and claims experience for the past [two] years
- Any broker or consultant analyses, quotes, or reports the Company relied on in deciding to make this change
- The intended effective date and enrollment timeline

The Union requires time to assess this complex information and prepare its proposals and responses. If any of this information does not exist, please tell us in writing. If the Company considers any item confidential, please identify it promptly so the parties can discuss an appropriate accommodation.

The Union is ready to bargain and remains committed to reaching an agreement before the contract expires.

Sincerely,

Ben Wilcox

President Local 405

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