

Communications Workers Local 1109 Welfare Fund (CWWF)

Our Name Says It All

Established in 1976 as the Communications Workers Local 1109 Welfare Fund (CWWF), we were one of the first multi-employer welfare funds in the country. Today, we have emerged as the leader in providing medical, dental, vision, life insurance and short-term disability benefits to well over 1,000 participants and families of communication workers across the United States.

We have risen to where we are today because of having only one interest in mind - to ensure our union members and their families receive the best possible health care benefits in the ever-changing healthcare market.



Call Today For
More Information
718.444.1119



Our History

Prior to inception of the Welfare Fund, benefits were provided directly by the companies that now make up our existing membership. The coverages varied from employer to employer and too often, unilateral changes to the benefit plans were made with only the company in mind. With the establishment of the Welfare Fund, all welfare matters now come under the jurisdiction of an equal number of union and employer trustees.

The joint control enables the Welfare Fund to utilize various new funding and insurance options that provide for cost efficiencies and expanded benefits. Such efforts have been further advanced by the unbiased collaboration of both union and employer trustees in resolving any issues or problems that may arise.



Balance of Tradition & Dedication Meets the Needs of Today's Healthcare Industry

Since our beginning over 35 years ago, the health insurance industry has changed dramatically but the CWWF has been the one constant on which our members have been able to rely and depend. We have only worked with preferred insurance providers over the years such as Aetna, CIGNA, Blue Cross/Blue Shield, ULLICO and Magnacare. These providers, along with our Trustees, have been instrumental in keeping costs down while affording the best selection of healthcare products available to our members and families.





Our Attributes & Coverages

- Flexible plans customized to the needs of our members
- Comprehensive dental network
- Comprehensive vision network
- Life insurance
- Short-term disability
- Access to HRA & HSA plans
- In-network and out-of-network options
- Preferred insurance providers
- Plan decisions voted on by joint board of Union and Management Trustees (no unilateral changes)
- No third party administrators
- Experienced staff
- No automated systems
- Member of the International Foundation of Employee Benefits
- Control and security of our member benefits



Today and Tomorrow

With the uncertainty in the ever-changing health care industry and government's implementation of the Health Care Reform Act right around the corner, it is more important than ever to have a dynamic group manage your member benefits. Only with a plan such as ours can you ensure that your members' expectations and needs will always be met, not only today, but well into the future.

Personal service, quality counsel, total flexibility, unmatched healthcare plans, and preferred pricing - it's an unbeatable combination. We look forward to becoming the trusted provider of your organization.



Communications Workers
Local 1109 Welfare Fund
c/o CWA Local Union 1109
1845 Ulta Avenue
Brooklyn, New York 11234
Tel: 718.444.1119
Fax: 718.531.1141
Contact: Chris Calabrese, Trustee



Medical Dental

Vision

Life

