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.

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.