UNITED STEELWORKERS

USW

UNITY AND STRENGTH FOR WORKERS

# SUMMARY

## Proposed Agreement

## Between

## BFGoodrich

## and the

## United Steelworkers

## and its Local Unions

## 351L and 715L

## October 2025

Changes to the original Tentative Agreement
are highlighted in red.

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# Term of the Agreement

The proposed four-year agreement is effective July 27, 2025 and continues in effect until and including July 28, 2029.

# Economics

## Wages

Effective Oct. 5, 2025 in Fort Wayne, and Oct. 6, 2025 in Tuscaloosa, all banked money from the previous Over the Cap COLA calculation was incorporated into hourly wages. The breakdown for the hourly increase is as follows:

| | |
|---|---|
| Tuscaloosa Production | $0.40 |
| Tuscaloosa Maintenance | $0.51 |
| Fort Wayne Production | $0.40 |
| Fort Wayne Maintenance | $0.45 |

## COLA Payments

For contract years 2025 and 2028, the quarterly COLA increases will be incorporated into all employees' wages, according to the existing rules.

For contract years 2026 and 2027, COLA increases will be paid as quarterly lump sum payments to all employees, according to existing rules.

# Vacation

Your Policy Committee was successful in achieving two positive changes in vacation. The first change was splitting the 5-year to 15-year gap. Members will gain an additional half week (20 hours) of paid vacation time when reaching 10 years of service. The total amount of vacation given at 10 years of service will be 3-1/2 weeks. It will be paid at 7% of the prior years' gross earnings. This benefit improvement has been something our members have wanted us to pursue for many years.

The other improvement made in vacation is all accrued vacation will now be available for scheduling as of January 1 rather than waiting until the exact anniversary of your hire date.

The additional first-year vacation will no longer be granted to employees who are hired after Jan. 1, 2026.

| Years of Service | Weeks of Vacation | Payment |
|---|---|---|
| 1-4 | 2 | 4% of prior year gross |
| 5-9 | 3 | 6% of prior year gross |
| 10-14 | 3-1/2 | 7% of prior year gross |
| 15-19 | 4 | 8% of prior year gross |
| 20-24 | 5 | 10% of prior year gross |
| 25 or more | 6 | 12% of prior year gross |

## Attendance and Production Bonuses

The Attendance and Production bonuses were eliminated in exchange for incorporating COLA.

# Insurance

## Health Care for Active Employees

There are no changes to the current health care plans or premiums through Dec. 31, 2026. The charts on the following pages outline the current plan as well as the modifications to design and premiums for the active health care plans that will take effect on Jan. 1, 2027.

For employees in Fort Wayne, you will notice that a Plan A and Plan B are offered beginning on Jan. 1, 2027. Plan A is similar to the current health care plan but with adjustments to deductibles, co-pays and out of pocket maximums. Plan B in Fort Wayne eliminates Parkview and IU Health from in-network coverage with the trade-off being lower premiums.

The current spousal mandate will be replaced with a working spouse surcharge of $100 per month. This surcharge will allow spouses who are actively working, to choose to enroll in their employers healthcare or pay the surcharge and enroll in primary coverage in any the BFG plans.

There are no changes to the current prescription drug plan, however, it is included so you can review all of the health care plans in their entirety.

# Fort Wayne — Health Care Plans

| | Current Plan (thru 12/31/26) | FTW /PLAN A (as of 1/1/27) | FTW/PLAN B (as of 1/1/27) |
|---|---|---|---|
| Network | PPO | Blue Card PPO | Blue Select PPO |
| **Monthly Premiums** | | | |
| Employee Only | $70 | ~~$150~~ $140 | $81 |
| Employee + Spouse | $147 | ~~$345~~ $322 | $169 |
| Employee + Child(ren) | $100 | ~~$285~~ $230 | $115 |
| Employee + Family | $175 | ~~$480~~ $402 | $201 |
| **Monthly Surcharges** | | | |
| Working Spouse | N/A (Spousal mandate) | $100 | $100 |
| Tobacco User | $75 | $75 | $75 |
| **Medical Plan Design** | | | |
| | | In Network/Out of Network | In Network/Out of Network |
| Individual Dedictible | $350/$700 | $800/$1,600 | $400/$800 |
| Family Deductible | $700/$1,400 | $1,600/$3,200 | $800/$1,600 |
| Individual OOP Max | $2,500/$5,000 | $3,500/$7,000 | $2,500/$5,000 |
| Family OOP Max | $5,000/$10,000 | $7,000/$14,000 | $5,000/$10,000 |
| Coinsurance | 20%/40% | 20%/40% | 20%/40% |
| PCP Copay/Coinsurance | $25/40% after deductible | $30/40% after deductible | $25/40% after deductible |
| Specialist Copay/Coinsurance | $30/40% after deductible | $50/40% after deductible | $30/40% after deductible |
| ER copay, then coinsurance | $150 | $150 | $150 |

| | Retail | Mail Order | Specialty |
|---|---|---|---|
| Maximum Days Supply | 34 | 84-90 | 34 |
| **Generic** | | | |
| Coinsurance | 20% | 20% | 20% |
| Min Copay | $15 | $20 | $15 |
| Max Copay | $25 | $35 | $25 |
| **Preferred Brand** | | | |
| Coinsurance | 20% | 20% | 20% |
| Min Copay | $25 | $35 | $25 |
| Max Copay | $50 | $75 | $50 |
| **Non-Preferred Brand** | | | |
| Coinsurance | 20% | 20% | 20% |
| Min Copay | $35 | $55 | $35 |
| Max Copay | $75 | $110 | $75 |
| Deductible (Ind/Family) | None | | |
| Out of Pocket Max | $3,500 / $7,000 | | |

October 7, 2025

Mr. Kevin Johnsen, BFG Coordinator
United Steelworkers
60 Blvd of the Allies
Pittsburgh, PA 15222

Re: FTW Healthcare Network

Dear Mr. Johnsen:

During the 2025 negotiations, the parties engaged in detailed discussions regarding the healthcare network for Fort Wayne, IN and the participation by the Parkview Health System and IU Health in our network. Due to the high costs associated with Parkview and IU Health, it was decided to offer the employees a more affordable option that did not include Parkview Health System and IU Health. The parties have considered the possibility that, in the future, Parkview and IU Health may modify their pricing structure and become an affordable healthcare provider within our network again. If Blue Cross decides to include Parkview Health System and IU Health in the current less expensive network, employees will be able to enroll through the normal open enrollment process. The parties will review the cost structure of all healthcare options in each Interim meeting, throughout the term of the agreement.

Kris Strasser
Director of Labor
Michelin North America, Inc.

# Qualifying Life Event Rules

Per IRS regulations and effective Jan. 1, 2026, the Qualifying Life Event period will be adjusted to 60 days from 90 days. If proper notice is not given and submission of required dependent verification documents are not received within the 60-day QLE window, coverage cannot be added until the next open enrollment period. Marriage, divorce, death, birth of a child and formal adoptions are considered to be Qualifying Life Events.

# Vision benefits

Effective Jan. 1, 2027, vision benefits, including exams, lenses and frames, will be available for coverage every 12 months instead of every 24 months. Current benefit levels are maintained.

# Health Care Coverage in Case of Active Employee Death

In the event of the death of an active employee, health care will be provided at no cost for the surviving spouse and dependent children for a period of two years. After two years, COBRA coverage will be offered for an additional 12 months at the full COBRA rate.

# Medicare Part B Reimbursement

The Medicare Part B premium reimbursement will continue going forward. Starting on Jan. 1, 2026, individuals must enroll in Medicare Part B to receive the reimbursement. Those currently receiving reimbursement will be grandfathered in and the reimbursement will continue.

# Bridge Survivor Benefit

The following modifications were made to the Bridge Survivor Benefit:

- Payment will begin in the month following the death of the employee.
- The benefit amount is $650 per month with no reduction.
- Payments will continue for 144 months (12 years) unless: 1. the surviving spouse dies; or 2. the surviving spouse attains the age 64, in which case the benefit will cease one month prior to the 64th birthday.
- All survivors receiving payment as of July 27, 2025 will continue to be subject to end date rules that are currently in effect.
- Employees age 65 and older are not eligible for the benefit.

# Dependent Life Insurance

Effective Jan. 1, 2027, the Option B monthly rate, which provides a $5,000 benefit for spouses and a $1,000 benefit for dependent children, will be at the effective group rate (currently $0.84 per month for actives and $5.80 per month for retirees).

# Retiree Life Insurance & Retiree Survivor Death Benefit

Effective Dec. 31, 2025, the retiree life and survivor death benefits are eliminated for all future retirements. Anyone who has already retired will still receive these benefits.

# Health & Safety

- Safety shoes reimbursement increased $50.00. The reimbursement amount allowed will now be $200.
- The company will purchase and maintain one Lucas (CPR) device at each location and provide training on how to operate it. It will also provide an appropriate number of AEDs that will be dispersed at each site.
- A new safety letter was included that will provide a defined process to manage individuals who are involved in multiple serious accidents. This is a forward-looking policy. There is no look back period and past safety incidents will not be considered.
- Modifications have been made to how Health & Safety account balances are funded and maintained.

# Language & Other Changes

- The company's responsibility for funding SUB pay have been modified. The changes were made in order for the funds to be replenished at a faster pace when the account is low.

| Valuation of Book Account | Minimum Co. Accrual/Per Hour |
|---|---|
| Less than $180 | $0.40 |
| $181 to $450 | $0.26 |
| $451 to $725 | $0.20 |
| $726 to $925 | $0.16 |
| Greater than $925 | $0.00 |

- Language was modified concerning the staggered shutdown and No point/No pay policies. Each of these scenarios will be resolved locally.

- All company contributions into the Public Policy Fund (PFF) will be discontinued. The fund will remain active until the funds have been depleted.

- The green card accrual rate has been reduced from 13 hours for every one hundred employees to 11 hours for every one hundred employees.

- There were some language modifications made to Multi-Skill Maintenance positions. For example, each Level 4 and Level 5 will now be designated as either Multi-Skilled Electrician or Multi-Skilled Mechanic. They will still be required to answer both Electrical and Mechanical calls.