



**Maryland Senate - Finance Committee**

**Chair: Melony Griffith**

**Vice Chair: Katherine Klausmeier**

**HB 357 Pharmacy Benefits Managers - Definitions of Carrier, ERISA, and Purchaser**

**Position: Oppose**

The Baltimore DC Building Trades and its affiliated local Unions oppose House Bills HB 357. We are a multi employer ERISA medical health insurer. The Building Trades Council with 25 local unions and our signatory contractors provide health insurance as a major part of our benefit package. This legislation was not sought by, requested or been supported by the Building Trades or our employers. The premiums for our insurance is negotiated as part of a total wage package and the more we have to pay for health insurance the less we have earned in the envelope as wages. Our insurance plans cover our members and their dependents without any medical exclusions. If you have a spouse or child with an illness they are covered. Regardless of the condition; chronic, terminal or otherwise.

We urge the Committee for an unfavorable report. Thank you.

Sincerely,

Jeffry Guido

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