

Know Your Company. . . .

Group Insurance For Employees Provides Hospital and Surgical Expense Benefits

ONE of the things a new employee at Firestone Textiles is given an opportunity to do is apply for hospital, surgical, and accident and sickness insurance coverage under the group insurance plan available to employees. This opportunity is seldom turned down on the part of the new employee. In fact, at the present there is not a single employee at Firestone Textiles who doesn't have, or who isn't waiting for, this insurance. (New employees must wait 90 days after employment for the group insurance to become effective.)

Since this group insurance is universally popular with employees, it is important that all be familiar with the provisions of the policy, and with the procedures to be followed if illness or accident outside of the plant should cause loss of time from work, hospitalization, or both.

First, it is important to know that there are two basic kinds of insurance issued to employees under the Prudential Insurance Group Plan for Firestone employees: (1) Non-contributory insurance, which is a life insurance policy issued to all employees and for which the employee pays nothing, and (2) contributory insurance, which is the hospitalization, surgical, accident and sickness insurance issued only to those employees who want it, and who agree to pay (through payroll deductions) group-rate premiums for the coverage.

The non-contributory policy is in reality a life insurance policy which the company gives all its employees. It is in force for as long as the employee works for Firestone, and under certain conditions can be extended after employment ends, as in the case of retirement at age 65.

THE contributory insurance, which the employee may have if he or she wants it (all do) is further divided into (1) insurance for self, and (2) insurance for dependents. The employee may have hospitalization, surgical, and accident and sickness coverage for himself and if he has dependents (wife, children, or close relative within certain limits), he may have them covered under the hospitalization and surgical provisions but not for the weekly payments provided un-



TWISTER TENDER J. C. Crisp, above, has a question for Mrs. Minnie Kilby, who is in charge of employee's group insurance. The Insurance Office is conveniently located next door to the Payroll Office and is reached through the rear door of the Main Office building, which in turn is reached through Gate 1, from outside the plant.

der the accident and sickness provisions.

Premiums for contributory insurance vary, naturally, according to whether the employee alone, or the employee and his dependents are covered. Further, premiums are varied to some extent in proportion to the employee's earnings. For this purpose a schedule of premium rates has been established having six classes according to wage rates. This complete schedule of premium payments may be found on page two of the Employee's Group Insurance booklet, which is given to all new employees at the time they apply for contributory insurance. (Additional copies are available at the Insurance Office.)

The provisions of the contributory hospitalization, surgical, and A & S insurance are very generous. Under its provisions it is possible for a person to be hospitalized for as much as 31 days for any one disability, have a surgical operation, all at no cost to the employee above that paid regularly in premiums to the insurance company. Of course this is not true in all cases. There are certain limitations—which are clearly stated in the policy that each employee holds—in the amount of money the insurance company will pay for specific types of operations, etc. Generally speaking, however, it will pay most of the expense con-

nected with hospitalization, and/or surgery for an employee and his family, if the employee has both himself and his dependents insured.

* * *

TO avoid unnecessary delay in the handling of claims on the part of the plant Insurance Office it is important that employees be familiar with the procedure to follow in case of hospitalization, accident outside the plant, or illness. (Accidents within the plant would be covered by Workman's Compensation Insurance under which all employees are protected.)

In the case of an employee's illness requiring that he be away from work for as much as one week or more, a member of his or her family should go by the Insurance Office as soon as it appears that the employee in question will be out a week or more. At the Insurance Office the family member will be given a physician's statement, after informing that office of the employee's illness. This visit serves two purposes: (1) Puts the Company on notice of the employee's illness, and (2) provides employee's physician with a form which must be returned to the Insurance Office before weekly A & S payments to the employee can begin.

In the event the disability requires hospitalization and/or surgery, the Insurance Office will issue to the employee or member of employee's family the necessary forms for the hospital and surgeon to complete and return, plus authorizations to pay the hospital and surgeon directly if employee desires. These forms apply to both employee or dependent hospitalization and/or surgery.

It is, of course, not necessary to have these forms for admittance to hospitals in emergency cases. It is advisable, however, to have them in advance if the employee or dependent plans the hospital treatment prior to admittance.

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IN connection with the A & S provisions it should be repeated that this coverage is available to employees only. Under its provisions an employee may receive weekly payments (amount determined by employee's earnings) for a period up to 26 weeks, except that no payment is made for any disability that causes the employee to miss a week or less of work. In case of a longer illness the first weekly payment will be issued (if the physician's statement is turned in in time) at the end of the second week of the illness. No payment is ever allowed for the first week of illness regardless of how long or short the illness.

After an illness which has been long enough to justify A & S payments to the employee there are certain conditions which must be met by the employee before he may return to work. These are: (1) Employee must be dismissed by his personal physician, (2) plant physician must approve the employee's return to work, and (3) employee must go by the Insurance Department or the First Aid Room and receive a card which shows the supervisor that he is permitted to return to work.

(Continued On Page 4)

Congregation Celebrates



AT PARSONAGE DEDICATION—Rev. Robert M. Hardee, left, looks on as Bishop Costen Harrell of the Methodist Church, Charlotte District, congratulates R. L. Tompkins, Purchasing Agent for Firestone Textiles, who acted as representative for the numerous Firestone employees who attend the West End Methodist Church. The parsonage was officially dedicated Sunday, January 11, the occasion being highlighted by the burning of the now paid off mortgage on the property. The picture below shows the new parsonage which was built and paid for in a period of a year, through the efforts largely of a willing and working church membership, more than half of whom are Firestone Textiles employees.

New West End Methodist Parsonage Dedicated By Area Bishop Harrell

THE Rev. Robert M. Hardee and his family now reside in a parsonage that is paid for in full, thanks to an energetic congregation who like to pay as they go, even in religious affairs. The parsonage at 310 North Highland Street was completed in February, 1952 and completely paid for within the following year.

To fittingly celebrate the happy occasion Bishop Costen Harrell, who is in charge of the Charlotte Area of the Methodist Church, visited the West End Church Sunday, January 11 and accepted title to the new pastor's home from the church's building committee.

The Bishop in congratulating Purchasing Agent R. L. Tompkins after the church service, said by way of appreciation of Firestone Textiles and its cooperation with the West End Church: "We are very grateful indeed to Firestone for its assistance toward the building of this parsonage. They have been most helpful, and I especially wish to thank the many Firestone employees for their fine spirit of cooperation and helpfulness."

The Dedication Service was a part of the regular Sunday morning service in the church sanctuary at 805 West Franklin. During this service members of the church's Board of Trustees and members of the Parsonage Building Committee were called forward to the altar. There the old mortgage on the parsonage was burned after which the chairman of the building committee, Fred Taylor, presented the parsonage officially to the church. Bishop Harrell accepted for the church, offering in closing a dedicatory prayer.

The parsonage is a ranch type house of brick veneer construction. It has nine rooms and a partial basement. Central oil heat is provided. The builder was Ernest Barnes, who served also as a member of the building committee from the church. Other members of the committee were Clyde Barker, chairman, Taylor McElveen, and J. C. Ellis.

The pastor of West End Church, the Rev. Mr. Hardee, has held pastorates at China Grove and Mocksville in North Carolina. For four years during World War II he served in the United States Army as a chaplain. The Hardees have two children, a daughter 7, and a son 4.

SCHEDULES

SECOND SHIFT BILLIARDS
Fri., Jan. 23, Weaving vs Twisting
Mon., Jan. 26, Weaving vs Carding
Fri., January 30, Twisting vs Spinning

GIRLS BOWLING LEAGUE
Thurs., Jan. 22, Weaving-Twisting vs Spinning-General
Tues., Jan. 27, Weaving-Twisting vs Spooling
Thurs., Jan. 29, Main Office vs Spinning-General
Tues., Feb. 3, Weaving-Twisting vs Main Office
Thurs., Feb. 5, Spinning-General vs Spooling

6:30 P. M.

FIRST SHIFT BILLIARDS
Mon., Jan. 26, Spinning vs Weaving-Shop

(Continued On Page 4)

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Department of Industrial Relations

R. H. HOOD, Editor

Department Reporters

Carding—Guinn Briggs, Gertrude Sanders, Jessie Westmoreland.

Spinning—Lois Bolding, Evie Thomas, Janet Hartgrove, Mary Turner, Ray Cloninger, Fannie Bruce.

Spooling—Nell Bolick, Helen Reel, Rosalee Burger.

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