

Know the Facts: SPFPA Union Dues

What Would Union Representation Cost You?

Fact: SPFPA Dues = **2.5 times** your hourly rate each month

<p>If you make: \$18/hour</p> <p>Then you pay: \$45 Per Month \$540 Per Year \$1,620 Over a three-year contract</p>	<p>If you make: \$22/hour</p> <p>Then you pay: \$55 Per Month \$660 Per Year \$1,980 Over a three-year contract</p>	<p>If you make: \$26/hour</p> <p>Then you pay: \$65 Per Month \$780 Per Year \$2,340 Over a three-year contract</p>	<p>If you make: \$30/hour</p> <p>Then you pay: \$75 Per Month \$900 Per Year \$2,700 Over a three-year contract</p>
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Fact: In the District of Columbia, employees represented by a union can be required to **pay union dues (or other fees) as a condition of employment** even if:

- You did not vote in the union election
- You voted against the union
- You did not sign a union authorization card or petition
- You don't want anything to do with the union
- The union doesn't deliver on its promises

Fact: Union dues are paid with after tax earnings and are not tax deductible.



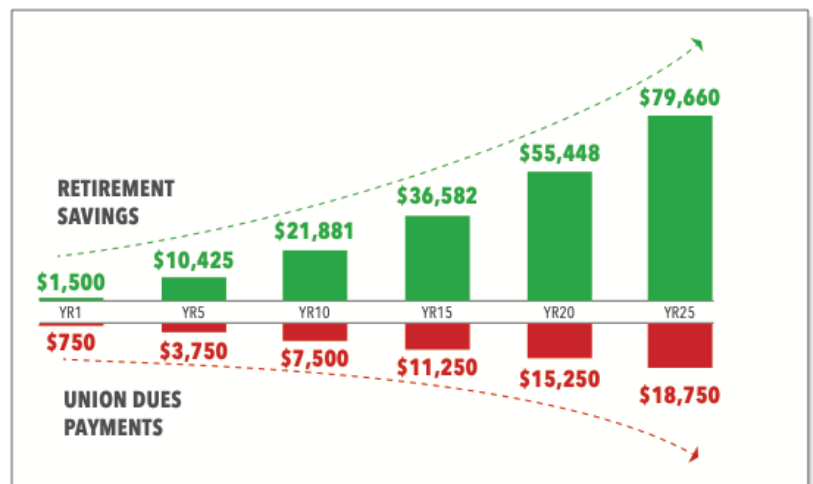
Know the Facts: Union Dues v. 403(b)

Which one makes the most sense to you?

Invest in Your Future

Give Your Money to the Union

Invest in Your Future! MedStar offers a 403(b) Plan with a 50% match up to 6% of your salary. If you make \$25/hour, after 25 years, you could save almost \$80,000 for your retirement, for the same cost as union dues over that time!



*Assumes an average hourly pay rate of \$25/hour and union **dues are two and a half times your hourly rate each month**. Assumes the pre-tax equivalent (\$1,000) to union dues (\$750) invested in MedStar Health 403(b) plan with a 50% match (\$500) up to six percent of your pay. Assumes that wage and dues rates remain constant and that plan investments yield 5% earnings. www.investor.gov

