



SUMMARY

Proposed Agreement

Between

BFGoodrich

and the

United Steelworkers

and its Local Unions

351L and 715L

August 2025

Introduction

Brothers and Sisters,

The tire industry in the United States continues to face immense pressure from foreign competition. As transplants like Kumho, Hankook, Nokian and Yokohama continue to infringe on market share, it puts domestic manufacturers in an increasingly imperiled position. The BFGoodrich facilities in Fort Wayne and Tuscaloosa are not immune to these transplants or the internal competition within the Michelin Groupe. Both of our facilities were challenged to find ways to remain competitive and sustain long-term viability, while still addressing your needs.

During the 2025 contract negotiations, due to these pressures, your Policy Committee was tasked with ways to control costs over the next three years while still maintaining and expanding the needs of the membership. Difficult decisions were made by your Policy Committee, after reviewing information requests, examining cost data and discussions had between the Policy Committee and the Company. As a result, we were able to obtain improvements for all members while still balancing cost pressures from our external and internal competition.

The directive from the membership, to the Policy Committee, was to bargain the best possible contract for all of our members. Your Policy Committee believes this Tentative Agreement benefits the members and positions our facilities to be competitive in the marketplace, helping to secure the long term employment of our 2,200 members and their families.

This contract summary contains the terms of the tentative agreement reached with the company following weeks of negotiations, including bargaining day-to-day after the expiration. We ask that you carefully read through this summary and ask any questions that you may have.

In Solidarity,

Your USW BFGoodrich Policy Committee:

Local 351L President Jim Knox II

Local 351L Policy Member Scott Dockery

Local 715L President Terry Cunningham

Local 715L Policy Member Dan Shepherd

Table of Contents

General

- Term of the Agreement

Economics

- Wages
- Cost of Living Allowance (COLA) payments
- Vacation
- Attendance and Production Bonuses

Insurance Benefits

- Health Care for Active Employees
- Qualifying Life Event
- Vision Benefits
- Health Care Coverage in Case of Active Employee Death
- Medicare Part B Reimbursement
- Bridge Survivor Benefit
- Retiree Life & Retiree Survivor Death Benefit

Health & Safety

Other Changes

Term of the Agreement

The proposed Agreement is effective July 27, 2025 and continue in effect until and including July 29, 2028.

Economics

Wages

Using banked money from the Over the Cap COLA calculation, all employees will see an increase in their hourly wages following ratification. 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

In each year of this agreement, a \$1,000 lump sum COLA payment will be paid to all employees on Oct. 1. The \$1,000 lump sum payment will be made in October 2025, 2026 and 2027. This \$1,000 lump sum payment will be considered the floor and will be paid regardless of any change in the Cost of living.

If the Cost of living exceeds this \$1,000 floor throughout the COLA year, additional COLA will be paid each quarter, as a lump sum, until reaching up to an additional \$1,000.

Should COLA increase more than the \$2,000 in lump sum payments, in any given COLA year, those increases will be incorporated directly into wages.

Vacation

Your Policy Committee was successful in achieving two positive changes in vacation. The first change was splitting the 5yr to 15yr 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 beginning in January. For example, an individual hired in September 2025, will now be able to schedule their two weeks of vacation beginning in January of 2026 rather than their anniversary date in September 2026.

As a second example, an individual who reaches their five year anniversary in July of 2026 will be able to begin scheduling their 3 weeks of vacation in January of 2026.

The additional first-year vacation will no longer be granted for those individuals who are hired after Sept. 1, 2025. Any employee hired before Sept. 1, 2025 will not be impacted.

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

There are important changes to the Attendance bonus and the Production bonus. First, paid bereavement leave has been added as an exclusion to the Attendance program. **You will no longer be counted as absent, if you are off on paid bereavement** due to the death of a family member. All other current exclusions remain in place – holidays, vacation, jury duty, union business and military leave.

In the months in which the plants meet their production target and you have also achieved perfect Attendance during that month, the Attendance bonus will be paid at \$200 per individual. If the Production bonus is not paid in a given month, due to not achieving the target, the Attendance Bonus will be paid at \$100.

In terms of the Production Bonus, a “Stretch Production Goal” has been established so that additional payouts can be achieved.

- The Tuscaloosa Stretch Production Goal is 8,000 tires per day
- The Fort Wayne Stretch Production Goal is 12,000 tires per day

Production Bonuses will be paid in one of the following ways:

- \$100 Production Bonus payout will be paid at 100% of Tactical Commitment when it is below the Stretch Production Goal.
- \$200 Production Bonus payout will be paid at 100% of Tactical Commitment when above the Stretch Production Goal.
- \$300 Production Bonus payout will be paid at 100% of Tactical Commitment plus 1,000 tires per day when it is above the Stretch Production Goal.
- \$400 Production Bonus payout will be paid at 100% of Tactical Commitment plus 2,000 tires per day when it is above the Stretch Production Goal.

In order to be eligible for the Production Bonus payment for that month, you must have also achieved perfect attendance. Those who do not achieve the Attendance Bonus in a particular month will not be eligible for the Production Bonus that month.

All bonus payments will be paid quarterly and as soon as practical - typically within two pay periods.

Insurance

Health Care for Active Employees

The chart below outlines the updated plan design and premiums for the active health care and prescription drug plans. For employees in Fort Wayne, you will notice that a Plan A and Plan B are offered. Plan A is similar to the current health care plan but with adjustments to deductibles, copays 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 prescription drug plan however it is included on the next page so you can review all of the health care plans in their entirety.

	TUS	FTW /PLAN A	FTW/PLAN B
Network	BlueCard PPO	Blue Card PPO	Blue Select PPO
Premiums			
Employee Only	\$81	\$150	\$81
Employee + Spouse	\$169	\$345	\$169
Employee + Child(ren)	\$115	\$285	\$115
Employee + Family	\$201	\$480	\$201
Surcharges			
Working Spouse	\$100	\$100	\$100
Tobacco User	\$75	\$75	\$75
Medical Plan Design			
	In Network/Out of Network	In Network/Out of Network	In Network/Out of Network
Individual Deductible	\$400/\$800	\$800/\$1,600	\$400/\$800
Family Deductible	\$800/\$1,600	\$1,600/\$3,200	\$800/\$1,600
Individual OOP Max	\$2,500/\$5,000	\$3500/\$7000	\$2,500/\$5,000
Family OOP Max	\$5,000/\$10,000	\$7000/\$14000	\$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		

Qualifying Life Event Rules

Per IRS regulations, 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

Vision benefits, including exams, lenses and frames, will now 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 with ratification, 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 current survivors receiving payment 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

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

The retiree life and survivor death benefit 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 (PPF) 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.