

Nexteer workers: No enrollment, no health insurance, and barely a warning. Who benefits?

Nexteer Workers Rank-and-File Committee
11 October 2026

The following is a statement by the Nexteer Workers Rank-and-File Committee in Saginaw, Michigan. For more information on joining the committee, fill out the form at the end of this article.

Brothers and sisters,

A 'Benefits News' packet arrived in our mailboxes last week. The big red headline says 'Annual Enrollment, October 12 through October 23,' like a company picnic. The real message sits in a banner underneath, in type a fraction of the size: **all employees must enroll or call the Benefit Service Center, or lose medical, dental and vision coverage effective January 1, 2027.**

For at least twenty years, our coverage rolled over. Nothing was required of us. Now, every worker who misses this deadline loses coverage. We want it to be known the savings for the company could be very substantial amounting to millions of dollars each year. How many of us tossed the packet in the trash because we never needed to do anything before? How many are on vacation, on sick leave, working six or seven days a week, and have no idea what is being done behind our backs?

We do not only blame the company. The fact the UAW did not ensure that our benefits were automatically rolled over just underscores who completely the union apparatus has betrayed us. What else is hidden in the contract along similar lines?

UAW has placed almost no notices in the plant. Some of the few fliers they did circulate omitted the fact that missing the deadline means losing coverage. This trap was not sprung by Nexteer alone. It is the product of Nexteer and the UAW apparatus in collusion. It is intentional.

More than three months after the apparatus forced through Tentative Agreement #4--after we had voted down three sellouts--we still have not seen the written contract. The deductibles, the enrollment deadlines, were negotiated in secret, behind our backs, and then buried in a flyer. The company writes the terms of the contract; the union delivers and forces them on us.

And the medical plan got worse. The Legacy EPO deductible rises from \$1,000 single / \$2,000 family to \$1,500 / \$3,000 — a thousand dollars more out of pocket per family before the plan pays a cent. That wipes out the raises we supposedly won. The HRA 'wellness incentive' is not a gift: you get it only if you complete a physical and file the form by December 15, and your spouse has to file one too. Outside the network, the EPO covers almost nothing.

For many of us, this is not a budget problem. It is life and death. The plan's own example puts a pregnancy and delivery at \$12,700. Without coverage, that bill is ours. Coworkers with special-needs children, a partner fighting cancer, surgeries piling up from what this job does to our shoulders, backs and knees — all of it is on the line.

The very short time period for us to enroll, combined with the lack of urgency by the UAW to inform us has one purpose; to exclude, cut off and prevent workers and our families from having health coverage.

The answer is not to wait for the 'official channels.' Those are the channels that buried this enrollment notice and signed the contract that made it possible. The answer is to build organizations we control.

What we demand

- **A mass meeting** on paid time, with the plan documents on the table and no bureaucratic screening questions. Provide the full contract and every side agreement and Memorandums of Understanding (MOUs), including all health care terms, now. A written line-by-line comparison of 2021 and 2026: premiums, deductibles, out-of-pocket maximums, copays, coinsurance, drug costs and the HRA.

- The rank and file must demand the rolling over of our medical benefits or, at the very least, the extension of the enrollment period. At the same time, we are not advising workers to ignore the requirement to enroll, which would lead to loss of medical coverage and benefits. We want the training center open on weekends so we can fill out the forms.

- Full disclosure on the layoffs: what is happening to workers on the Stellantis line and the rest of the plant? Is it the case that a shortage of steel bars from a supplier will mean layoffs? We need to know.

- Unconditional reinstatement with full back pay of our coworker Antwiane Sanders. It is not a crime to speak out against a sellout contract. An injury to one is an injury to all.

This is not incompetence. We call it collaboration.

The apparatus is not failing to protect us from the company. It is the company's partner in administering the attack. It negotiated these terms, signed them, and is now helping Nexteer implement them — counting on the enrollment deadline to come and go quietly and then strip coverage from workers who voted 'no' three times.

Look at the record. Our three contract rejections were ignored. An 86 percent strike vote on May 21 was buried. TA4 was put to a vote inside the plant, under management's eyes. New hires who were pressured to vote yes with phony promises of bonuses are now slated for layoffs. All told, as many as 400 workers, nearly a quarter of the plant could face layoffs. Our coworker Antwiane Sanders spoke out against International Rep Jason Tuck and was fired. Thirty-two

hours of legally required sick time were taken out of our vacation banks.

These were not mistakes. The apparatus did its job — and its job is to protect Nexteer's profits.

The same apparatus is being rejected by workers everywhere. The UAW election just produced an even lower turnout than 2022. That is not apathy. It is a vote of no confidence--a verdict on a union that partners with management and leaves workers and strikers isolated. Across North America and Europe, workers are protesting, striking and building their own rank-and-file committees. The working class is moving and the union bureaucracies are the main obstacle in our path.

Build the rank-and-file committee

Every concession we have swallowed was negotiated in secret by people who don't have to live on our wages — and signed by union officials who are paid to deliver us. We beat the first three sellouts by organizing ourselves. The way forward is to make that permanent.

That means rank-and-file committees with control over our contracts, benefits, schedules and safety — committees that answer to us, not to Solidarity House. It means linking up with parts workers and assembly workers and with workers across borders through the International Workers Alliance of Rank-and-File Committees. The fight at Nexteer is one front in a world struggle. Our health care is not theirs to hold hostage, and we will not allow them to strip it away.

Join the Nexteer Workers Rank-and-File Committee. Contact us by filling out the form below.



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