



Connecticut Pipe Trades Health Fund

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IMPORTANT NOTICE CHANGE IN NON-MEDICARE RETIREE SELF-PAYMENT EFFECTIVE JANUARY 2018

Dear Retirees Not Yet Medicare Eligible:

As you may remember from the last couple of years, the Board of Trustees evaluates the cost of the Retiree Program on an annual basis and adjusts the monthly self-pay rates accordingly. To keep up with the challenges associated with the rising cost of healthcare, the rates have increased each of the last two (2) years. With that said, **we are pleased to inform you the current monthly rates will remain the same for 2018.**

For Non-Medicare retirees with retirement dates prior to January 1, 2016, the Trustees are maintaining the 50% subsidy by the active membership as it relates to the maximum allowable COBRA rate. The monthly self-payment amounts effective January 1, 2018 will continue to be as follows:

Retired before Jan. 1, 2016 (member pays 50%)	Single	\$365
	Two-Person	\$695
	Family	\$880

For Non-Medicare retirees with retirement dates on and after January 1, 2016, the monthly self-pay rate for early retiree coverage is calculated with a subsidy by the active membership based on the maximum allowable COBRA rate. The monthly self-payment amounts effective January 1, 2018 will continue to be as follows:

30+ Pension Credits (member pays 50%)	Single	\$365
	Two-Person	\$695
	Family	\$880
20 - 29 ¹¹/₁₂ Pension Credits (member pays 55%)	Single	\$415
	Two-Person	\$785
	Family	\$990
19 ¹¹/₁₂ or less Pension Credits (member pays 60%)	Single	\$450
	Two-Person	\$855
	Family	\$1,080

The monthly self-payment will continue to be deducted automatically from your monthly direct deposit / pension check from the Connecticut Plumbers and Pipefitters Pension Fund. If you

send your monthly self-payments by mail to the Fund Office, please continue to make your payments timely.

If you are married, please share this information with your spouse. Contact the Fund Office if you have any questions about the benefits described in this announcement.

Wishing you the best of health,

Board of Trustees

Women's Health and Cancer Rights Act of 1998

Under this federal law, group health plans, like the Connecticut Pipe Trades Health Fund, which provide medical and surgical benefits in connection with a mastectomy, must provide benefits for certain reconstructive breast surgery. This covers reconstruction of the breast on which the mastectomy was performed, surgery or reconstruction on the other breast to produce a symmetrical appearance, prostheses, and treatment of physical complications of all stages of a mastectomy, including lymphedemas. Coverage is subject to the Plan's normal rules, including in-network co-payments or out-of-network annual deductibles and co-insurance provisions. If you have any questions about this law, including Plan benefits for mastectomies or reconstructive surgery, please contact the Fund Office.