



## Connecticut Pipe Trades Health Fund

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November 2018

### IMPORTANT NOTICE MEDICARE RETIREE SELF-PAYMENT EFFECTIVE JANUARY 2019

**Dear Medicare Retiree and Spouse:**

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. We are pleased to inform you that the costs associated with the Medicare Retiree program are very similar to the current 2018 costs. **Therefore, the current monthly self-pay rates will remain the same for 2019.**

Please note that while the costs of the retiree program have not increased in the past two years, we do not anticipate this will continue in the future. Medical and prescription drug costs are expected to rise, in which case the self-pay rates will need to be increased accordingly.

**For Medicare retirees with retirement dates prior to January 1, 2016**, the Trustees are maintaining the subsidy by the active membership at 60%. The monthly self-payment amounts effective January 1, 2019 will continue to be as follows:

<b>Retired before Jan. 1, 2016</b> (member pays 40%)	Single	\$185
	Two-Person	\$370

**For Medicare retirees with retirement dates on and after January 1, 2016**, the monthly self-payment for retiree coverage is calculated with a subsidy by the active participants based on the Pensioners Pension Credits at retirement. The monthly self-payment amounts effective January 1, 2019 will continue to be as follows:

<b>30+ Pension Credits</b> (member pays 40%)	Single	\$185
	Two-Person	\$370
<b>25 - 29 <sup>11</sup>/<sub>12</sub> Pension Credits</b> (member pays 50%)	Single	\$230
	Two-Person	\$460
<b>20 - 24 <sup>11</sup>/<sub>12</sub> Pension Credits</b> (member pays 60%)	Single	\$280
	Two-Person	\$560
<b>15 - 19 <sup>11</sup>/<sub>12</sub> Pension Credits</b> (member pays 70%)	Single	\$325
	Two-Person	\$650
<b>10 - 14 <sup>11</sup>/<sub>12</sub> Pension Credits</b> (member pays 80%)	Single	\$370
	Two-Person	\$740
<b>9 <sup>11</sup>/<sub>12</sub> or less Pension Credits</b> (member pays 85%)	Single	\$395
	Two-Person	\$790

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**