



Connecticut Pipe Trades Health Fund

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IMPORTANT NOTICE CHANGE IN RETIREE SELF-PAYMENT EFFECTIVE JANUARY 2019

Dear Retiree:

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. While we are pleased to inform you that the costs associated with the Medicare Retiree program are very similar to 2018, the non-Medicare retiree costs have continued to increase. To keep up with the challenges associated with the rising cost of healthcare, the self-pay rates for households with non-Medicare retirees are increasing for 2019.

For Retirees with retirement dates prior to January 1, 2016, the Trustees are maintaining the subsidy percentage by the active membership. The monthly self-payment amounts effective January 1, 2019 will be as follows:

Retired before Jan. 1, 2016 (member pays 40%)	One Medicare / One Non-Medicare	\$570
	Two Medicare / One Non-Medicare	\$755
	One Medicare / Family Non-Medicare	\$925
	Two Medicare / Family Non-Medicare	\$925

For 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 be as follows:

30+ Pension Credits (member pays 40%)	One Medicare / One Non-Medicare	\$570
	Two Medicare / One Non-Medicare	\$755
	One Medicare / Family Non-Medicare	\$925
	Two Medicare / Family Non-Medicare	\$925
25 - 29 ¹¹/₁₂ Pension Credits (member pays 50%)	One Medicare / One Non-Medicare	\$665
	Two Medicare / One Non-Medicare	\$895
	One Medicare / Family Non-Medicare	\$1,040
	Two Medicare / Family Non-Medicare	\$1,040
20 - 24 ¹¹/₁₂ Pension Credits (member pays 60%)	One Medicare / One Non-Medicare	\$715
	Two Medicare / One Non-Medicare	\$995
	One Medicare / Family Non-Medicare	\$1,040
	Two Medicare / Family Non-Medicare	\$1,040

15 - 19 ¹¹/₁₂ Pension Credits (member pays 70%)	One Medicare / One Non-Medicare	\$800
	Two Medicare / One Non-Medicare	\$1,125
	One Medicare / Family Non-Medicare	\$1,135
	Two Medicare / Family Non-Medicare	\$1,135
10 - 14 ¹¹/₁₂ Pension Credits (member pays 80%)	One Medicare / One Non-Medicare	\$845
	Two Medicare / One Non-Medicare	\$1,135
	One Medicare / Family Non-Medicare	\$1,135
	Two Medicare / Family Non-Medicare	\$1,135
9 ¹¹/₁₂ or less Pension Credits (member pays 85%)	One Medicare / One Non-Medicare	\$870
	Two Medicare / One Non-Medicare	\$1,135
	One Medicare / Family Non-Medicare	\$1,135
	Two Medicare / Family Non-Medicare	\$1,135

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