



Connecticut Pipe Trades Health Fund

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IMPORTANT NOTICE CHANGE IN NON-MEDICARE RETIREE SELF-PAYMENT EFFECTIVE JANUARY 2019

Dear Retirees Not Yet Medicare Eligible:

As you may remember from the last few 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 self-pay rates are increasing for 2019.

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, 2019 will be as follows:

Retired before Jan. 1, 2016 (member pays 50%)	Single	\$385
	Two-Person	\$730
	Family	\$925

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 participants based on the maximum allowable COBRA rate. The monthly self-payment amounts effective January 1, 2019 will be as follows:

30+ Pension Credits (member pays 50%)	Single	\$385
	Two-Person	\$730
	Family	\$925
20 - 29 ¹¹/₁₂ Pension Credits (member pays 55%)	Single	\$435
	Two-Person	\$825
	Family	\$1,040
19 ¹¹/₁₂ or less Pension Credits (member pays 60%)	Single	\$475
	Two-Person	\$900
	Family	\$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