



## Connecticut Pipe Trades Health Fund

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### IMPORTANT NOTICE CHANGE IN RETIREE SELF-PAYMENT EFFECTIVE JULY 2021

**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. The July 1, 2021 costs associated with the Retiree program are increasing slightly compared to the current 2020 costs. **Therefore, the current monthly self-pay rates will increase slightly for 2021.**

**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 July 1, 2021 will be as follows:

<b>Retired before Jan. 1, 2016</b> (Member pays 40%)	One Medicare / One Non-Medicare	\$585
	Two Medicare / One Non-Medicare	\$775
	One Medicare / Family Non-Medicare	\$970
	Two Medicare / Family Non-Medicare	\$970

**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 July 1, 2021 will be as follows:

<b>30+ Pension Credits</b> (member pays 40%)	One Medicare / One Non-Medicare	\$585
	Two Medicare / One Non-Medicare	\$775
	One Medicare / Family Non-Medicare	\$970
	Two Medicare / Family Non-Medicare	\$970
<b>25 - 29 <sup>11</sup>/<sub>12</sub> Pension Credits</b> (Member pays 50%)	One Medicare / One Non-Medicare	\$675
	Two Medicare / One Non-Medicare	\$915
	One Medicare / Family Non-Medicare	\$1,065
	Two Medicare / Family Non-Medicare	\$1,065
<b>20 - 24 <sup>11</sup>/<sub>12</sub> Pension Credits</b> (Member pays 60%)	One Medicare / One Non-Medicare	\$725
	Two Medicare / One Non-Medicare	\$1,015
	One Medicare / Family Non-Medicare	\$1,065

	Two Medicare / Family Non-Medicare	\$1,065
<b>15 - 19 <sup>11</sup>/<sub>12</sub> Pension Credits</b> (Member pays 70%)	One Medicare / One Non-Medicare	\$810
	Two Medicare / One Non-Medicare	\$1,145
	One Medicare / Family Non-Medicare	\$1,160
	Two Medicare / Family Non-Medicare	\$1,160
<b>10 - 14 <sup>11</sup>/<sub>12</sub> Pension Credits</b> (Member pays 80%)	One Medicare / One Non-Medicare	\$860
	Two Medicare / One Non-Medicare	\$1,160
	One Medicare / Family Non-Medicare	\$1,160
	Two Medicare / Family Non-Medicare	\$1,160
<b>9 <sup>11</sup>/<sub>12</sub> or less Pension Credits</b> (Member pays 85%)	One Medicare / One Non-Medicare	\$885
	Two Medicare / One Non-Medicare	\$1,160
	One Medicare / Family Non-Medicare	\$1,160
	Two Medicare / Family Non-Medicare	\$1,160

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**