

Connecticut Pipe Trades Health Fund

1155 Silas Deane Hwy Wethersfield, CT 06109-4318 (860)571-9191 Fax (860)571-9221 www.connecticutpipetrades.com

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IMPORTANT NOTICE CHANGE IN NON-MEDICARE RETIREE SELF-PAYMENT EFFECTIVE JULY 2021

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. The July 1, 2021 costs associated with the Retiree program have increased slightly from the current 2020 costs. Therefore, the current monthly self-pay rates will increase for 2021.

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 July 1, 2021 will be as follows:

Retired before Jan. 1, 2016	Single	\$395
(member pays 50%)	Two-Person	\$760
	Family	\$970

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 July 1, 2021 will be as follows:

30+ Pension Credits	Single	\$395
(Member pays 50%)	Two-Person	\$760
	Family	\$970
20 - 29 ¹¹ / ₁₂ Pension Credits	Single	\$435
(Member pays 55%)	Two-Person	\$835
	Family	\$1,065
19 11/12 or less Pension Credits	Single	\$475
(Member pays 60%)	Two-Person	\$910
	Family	\$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