



## Connecticut Pipe Trades Health Fund

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June 2021

**Re: NOTICE OF MONTHLY COBRA  
SELF-PAY RATE INCREASE EFFECTIVE JULY 1, 2021**

Dear Participant:

We hope you can appreciate that active plumbers and pipefitters heavily subsidize the COBRA rates. Currently, COBRA rates represent roughly 60% of the projected claims and expenses associated with providing health coverage. The updated COBRA rates were developed in accordance with federal regulations and are substantially less than what you would pay for similar coverage on an Exchange. Coverage on an Exchange may provide an income subsidy or provide a less costly monthly premium but would ultimately provide a lower level of benefits.

With the escalation of medical and prescription drug costs, the burden must be shared by all participants, actives, retirees and those on COBRA.

The Fund Office records indicate you are currently covered under the Plan by making COBRA payments of (\$480, \$925, or \$1,165) for Plan B, which is the full plan of benefits (hospital, medical, prescription drugs, dental, vision, reduced weekly disability, and life insurance). The new COBRA rates, effective **July 1, 2021**, of the same benefits will be **(\$475, \$910, or \$1,330)**. The new monthly self-pay rates continue to be subsidized by roughly 40% of the cost of coverage.

Please retain this letter to remind yourself of the change in the monthly self-pay COBRA rates.

If you have any questions concerning this matter, please do not hesitate to contact the Fund Office.

Very truly yours,

BOARD OF TRUSTEES