



Connecticut Pipe Trades Health Fund

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November 2025

**Re: NOTICE OF MONTHLY COBRA
SELF-PAY RATE DECREASE EFFECTIVE JANUARY 1, 2026**

Dear Participant:

Healthcare costs continue to increase rapidly and place financial pressures on the Health Fund, however, the cost for COBRA has slightly decreased for 2026.

The Fund Office records indicate you are currently covered under the Plan by making COBRA payments for Plan A, which is the core plan of benefits (hospital, medical and prescription drugs). **The new COBRA rates, effective January 1, 2026, for the same benefits will be (\$875 - single, \$1,685 – two-person, and \$2,450 - family).**

The updated COBRA rates were developed in accordance with federal regulations and represent the projected claims and expenses associated with providing health coverage. Please note that coverage on an Exchange may also be available to you at a lower price (with a possible income subsidy) but would likely provide a lower level of benefits.

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