



## Connecticut Pipe Trades Health Fund

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**This notice contains important information regarding your Health Fund benefits**

Date: February 19, 2021

To: Participants of the Connecticut Pipe Trades Health Fund

From: The Board of Trustees

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As the Board of Trustees of the Connecticut Pipe Trades Health Fund (the "Fund"), we are proud of the coverage and benefits the Fund provides to meet the needs of our participants and their families – especially as we continue to endure the challenges of the Coronavirus ("COVID-19"). In light of the pandemic, we want to make you aware of recent Board actions to extend the temporary COBRA rate relief. Please read it carefully and share it with your family.

### **COBRA RATE REDUCTION**

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Unfortunately, there continues to be reduced employment opportunities during the pandemic. As a result, it has been difficult for some participants to maintain health coverage. In an effort to alleviate some of that burden during this stressful time, we are pleased to announce that we are extending the reduction to the COBRA rates, previously scheduled to end February 28, 2021, for an additional four (4) months as illustrated below:

<b>Monthly COBRA Rates (September 1, 2020 – June 30, 2021)</b>			
<b>COBRA A - Comprehensive Medical &amp; Rx</b>			
<b>Tier</b>	<b>Current</b>	<b>New Reduced Rate</b>	<b>\$ Change</b>
Single	\$450	\$315	(\$135)
Two Person	\$855	\$600	(\$255)
Family	\$1,080	\$755	(\$325)
<b>COBRA B - Comprehensive Medical, Rx, Life, Dental, Hearing &amp; Disability</b>			
<b>Tier</b>	<b>Current</b>	<b>New Reduced Rate</b>	<b>\$ Change</b>
Single	\$480	\$335	(\$145)
Two Person	\$925	\$650	(\$275)
Family	\$1,165	\$815	(\$350)

We are proud that the Fund has historically been able to subsidize the COBRA rates to assist participants, and we hope this additional COBRA rate reduction helps during this challenging time.

If you have any questions regarding the information in this Notice, please contact the Fund Office.

This SMM is intended to provide you with an easy-to-understand description of certain changes to the Plan. While every effort has been made to make this description as complete and as accurate as possible, this SMM, of course, cannot contain a full restatement of the terms and provisions of the Plan. Except to the extent that this SMM modifies the Plan, if any conflict should arise between this summary and the Plan, or if any point is not discussed in this SMM or is only partially discussed, the terms of the Plan will govern in all cases.

The Board of Trustees (or its duly authorized designee), reserves the right, in its sole and absolute discretion, to amend, modify or terminate the Plan, or any benefits provided under the Plan, in whole or in part, at any time and for any reason, in accordance with the applicable amendment procedures established under the Plan and the Agreement and Declaration of Trust establishing the Plan (the "Trust Agreement"). The Trust Agreement and the full Plan documents are at the Fund Office and may be inspected by you free of charge during normal business hours. No individual other than the Board of Trustees (or its duly authorized designee) has any authority to interpret the Plan documents, make any promises to you about benefits under the Plan, or to change any provision of the Plan. Only the Board of Trustees (or its duly authorized designee) has the exclusive right and power, in its sole and absolute discretion, to interpret the terms of the Plan and decide all matters, legal and/or factual, arising under the Plan.