



**DISTRICT COUNCIL 16**  
**Northern California Health and Welfare Trust Fund**  
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**DATE: December 2017**

**TO: All Retired Participants**

**FROM: Board of Trustees**

**SUBJECT: Retiree Self-Pay Rates Effective January 2018**

The Board of Trustees adopted the new Retiree Self-Pay Rates effective with January 2018 payments for February 2018 coverage. The new rates reflect no increase or a limited increase to ensure the plan continues to qualify for the 25% Retiree Drug Subsidy Program. The new Retiree Self-Pay rates are shown on the reverse side of this letter. There is a 25% Plan subsidy for retiree plan costs, and Retirees will pay 75% of the cost of their health care benefits.

**The Board of Trustees also adopted a new Trust Policy providing that, effective with January 1, 2018 rates, direct pay retiree rates will not increase more than 15% per year.**

**Payments Through Monthly Pension Deductions:**

If your monthly retiree payments are automatically deducted from your Bay Area Painters & Tapers, Northern California Glaziers, Architectural Metal & Glass or Resilient Floor Covering monthly pension benefits, your January 2018 pension benefits will reflect the deductions at the new rate for February 2018 coverage.

**Retiree Self-Pay Billing Statements:**

If you are sending a check for your monthly retiree payments directly to this office, your January 2018 Retiree self-pay billing statement will reflect the new rate for February 2018 coverage.

**If you wish to switch medical plans:**

You are allowed to switch medical plans at any time as long as you have been enrolled in your current medical plan for a minimum of twelve (12) months. To switch medical plans, please contact the Trust Fund office at the telephone numbers listed above for an enrollment packet.

**IF YOU DO NOT WISH TO CHANGE YOUR MEDICAL SELECTION, NO ACTION IS REQUIRED.**

If you have any questions concerning this notice, please contact the Billing Department at the Trust Fund Office toll free at (800) 922-9902.

*See New Rate Schedule on Reverse Side*