



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 medical 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

**District Council #16 Northern California Health and Welfare Trust Fund Retiree Self-Pay Rates
Effective January 1, 2018**

Medical, Drug and Vision Benefits				
DIRECT PAY	2017	2018	\$ Change	% Change
Medicare				
Single	\$320	\$320	\$0	0.0%
Two Party - 2 Medicare	641	641	0	0.0%
Two Party - 1 Medicare	1,037	1,037	0	0.0%
Family - All Medicare	961	961	0	0.0%
Family - Medicare Member & Spouse/Non-Medicare Child	1,143	1,143	0	0.0%
Family - Medicare Member/Non-Medicare Spouse & Child	1,539	1,539	0	0.0%
Family - Medicare Member & Child/Non-Medicare Spouse	1,358	1,358	0	0.0%
Family - Non-Medicare Member & Spouse/Medicare Child	1,658	1,658	0	0.0%
Non-Medicare				
Single	\$717	\$717	\$0	0.0%
Two Party	1,434	1,434	0	0.0%
Family - All Non-Medicare	1,936	1,936	0	0.0%
KAISER PERMANENTE				
Medicare Risk				
Single	\$256	\$264	\$8	3.1%
Two Party - 2 Medicare	511	527	16	3.1%
Two Party - 1 Medicare	1,177	1,188	11	0.9%
Family - Medicare Member & Spouse/Non-Medicare Child	1,268	1,292	24	1.9%
Family - Medicare Member & Child/Non-Medicare Spouse	1,407	1,447	40	2.8%
Family - Medicare Member/Non-Medicare Spouse & Child	1,944	1,953	9	0.5%
Family - All Medicare	767	791	24	3.1%
Non-Medicare				
Single	\$928	\$928	\$0	0.0%
Two Party	1,856	1,856	0	0.0%
Family - All Non-Medicare	2,624	2,624	0	0.0%
Family - Non-Medicare Member & Child/Medicare Spouse	1,944	1,953	9	0.5%
Family - Non-Medicare Member & Spouse/Medicare Child	2,105	2,113	8	0.4%
Optional Dental Benefit				
Dental - Indemnity	2017	2018	\$ Change	% Change
Single	\$49	\$57	\$8	16.3%
Two Party - 2 adult	98	114	16	16.3%
Two Party - 1 adult/1 child	88	97	9	10.2%
Family	137	154	17	12.4%
DeltaCare PMI				
Composite	\$58	\$58	\$0	0.0%
UnitedHealthCare Dental				
Composite	\$59	\$59	\$0	0.0%

IMPORTANT MESSAGE

If you do not choose to enroll in one of the dental plan options at the time of your initial enrollment for Retiree coverage, you will NOT be able to elect retiree dental coverage at a later date.