



## **ADMINISTRATIVE OFFICES**

*HEALTH & WELFARE, PENSION AND DEFINED CONTRIBUTION*

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**Date: December 2025**

**To: Retiree Self-Pay Participants**

**From: Board of Trustees  
Arizona Pipe Trades Health & Welfare Trust Fund**

**Re: NEW RETIREE SELF-PAY PREMIUM RATES  
- Effective January 1, 2026**

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We review the experience of the retiree self-payment classifications on an ongoing basis. Effective January 1, 2026, your monthly premium will increase. Please note – this is the first time the retiree rates have increased since January 1, 2021. The below exhibit outlines the retiree self-pay rates. If any premium payment is not received on time, continuation of coverage will be automatically terminated.

Should you have any questions regarding the early retiree self-payment rates, please contact the Administrative Office at 602-956-1950 or toll free at 877-429-7473.

### **Eligible Retirees with a retirement date prior to August 1, 2009**

	Current Retiree Rates Effective <u>1/1/2021</u>	New Retiree Rates Effective <u>1/1/2026</u>
Single Medicare	\$100	\$114
Two Person Medicare	\$204	\$233
Medicare Retiree + Non-Medicare Spouse + Child	\$351	\$400
Medicare Retiree + Non-Medicare Spouse	\$252	\$287
Two Person Medicare + Medicare Child	\$97	\$111
Two Person Medicare + Non-Medicare Child	\$252	\$287
Early Retiree (and “80 & Out” over age 55 )	\$668	\$761
COBRA Early Retiree (“80 & Out” under age 55)	COBRA (\$1,385)	COBRA (\$1,423)
Non-Medicare Widow	\$252	\$287
Non-Medicare Widow + Child	\$302	\$344
Medicare Widow	\$100	\$114

### **Eligible Retirees with a retirement date on or after August 1, 2009**

<b>EARLY RETIREES</b>	<b>Current Retiree Rates Effective 1/1/2021</b>		<b>New Retiree Rates Effective 1/1/2026</b>	
	<i>Single</i>	<i>Family</i>	<i>Single</i>	<i>Family</i>
35 or more Years of eligibility	\$501	\$668	\$571	\$761
30 to 35 Years of eligibility	\$602	\$803	\$686	\$915
25 to 30 Years of eligibility	\$701	\$934	\$799	\$1,065
20 to 25 Years of eligibility	\$802	\$1,069	\$914	\$1,219
15 to 20 Years of eligibility	\$902	\$1,203	\$1,028	\$1,371
10 to 15 Years of eligibility	\$1,002	\$1,336	\$1,142	\$1,523
5 to 10 Years of eligibility	\$1,104	\$1,472	\$1,258	\$1,678
Less than 60 months of eligibility	Not eligible	Not eligible	Not eligible	Not eligible

<b>NON-MEDICARE DEPENDENTS OF MEDICARE RETIREES*</b>	<b>Current Retiree Rates Effective 1/1/2021</b>		<b>New Retiree Rates Effective 1/1/2026</b>	
	<i>Single</i>	<i>Family</i>	<i>Single</i>	<i>Family</i>
35 or more Years of eligibility	\$252	\$335	\$287	\$382
30 to 35 Years of eligibility	\$301	\$402	\$343	\$458
25 to 30 Years of eligibility	\$351	\$468	\$400	\$533
20 to 25 Years of eligibility	\$401	\$534	\$457	\$609
15 to 20 Years of eligibility	\$451	\$601	\$514	\$685
10 to 15 Years of eligibility	\$501	\$668	\$571	\$761
5 to 10 Years of eligibility	\$553	\$736	\$630	\$839
Less than 60 months of eligibility	Not eligible	Not eligible	Not eligible	Not eligible

\*These rates apply to non-Medicare dependents of Medicare retirees that were transitioned to individual policies on March 1, 2016.

### **Are there other coverage options besides Arizona Pipe Trades Health & Welfare Plan?**

Yes. Instead of electing coverage with the Arizona Pipe Trades Health & Welfare Trust Fund, there may be other more affordable coverage options for you and your family through the Health Insurance Marketplace, Medicaid, or other group health plan coverage options (such as a spouse's plan). Some of these options may cost less than coverage through the Arizona Pipe Trades Health & Welfare Plan.

You should compare your other coverage options with coverage through the Arizona Pipe Trades Health & Welfare Plan and choose the coverage that is best for you. For example, if you move to other coverage, you may pay more out of pocket than you would under the Arizona Pipe Trades Health & Welfare Plan because the new coverage may impose a new deductible. You can access the marketplace for your state at [www.healthcare.gov](http://www.healthcare.gov)

*This document has been uploaded and is available on the participant website at [www.ourbenefitoffice.com/Azpipe](http://www.ourbenefitoffice.com/Azpipe)*