



B.A.C. 3 Trust Funds

B.A.C. Local No. 3 Pension Plan
B.A.C. Local No. 3 Defined Contribution Pension Plan
B.A.C. Local No. 3 Health & Welfare Trust Fund
B.A.C. Local No. 3 Vacation Trust Fund

September 1, 2026

MEMORANDUM TO: Retiree Participants of the
Bricklayers and Allied Craftworkers Local No. 3 Health & Welfare Plan

FROM: Administrative Office

SUBJECT: **NOTICE OF SELF PAY RATE CHANGES
FOR MEDICARE AND NON-MEDICARE MEMBERS**
Kaiser and Blue Cross rates effective November 1, 2026
United Healthcare rates effective January 1, 2027

The Trust recently renewed its contracts with Kaiser and United Healthcare. At this time, there are no changes to the benefit designs currently in place.

The rates for Dental PPO/Vision benefits will be \$131.00 per Retired Subscriber per Month. The rate for Dental DHMO/Vision benefits will be \$48.00 per Retired Subscriber per Month.

These rates will become effective with your November 2026 payment.

*Medical Plan: **Non-Medicare Retirees**
Effective November 1, 2026*

Self Pay Rates	Kaiser Permanente	Blue Cross PPO
One under 65	\$1,128.48	Single Rate: \$2,395.35
Two under 65	\$2,195.68	
Three or more under 65	\$3,081.46	Composite Rate: \$3,931.07

Please note that the Blue Cross PPO option is only available to those non-Medicare retirees that do not live within the service area of Kaiser Permanente. Non-Medicare retirees must select the Kaiser Permanente plan if they live within Kaiser's coverage area.

*Medical Plan Options: **Medicare Retirees**
Kaiser Effective November 1, 2025
United Health Care January 1, 2026*

Self-Pay Rates	Kaiser Permanente Senior Advantage	United Healthcare Senior Supplement
One over 65	\$410.02	\$886.58
Two over 65	\$758.76	\$1,711.88

Self-Pay rates noted above are those in effect as of November 1, 2026 (Kaiser and Blue Cross) and January 1, 2027 (United Healthcare). These are subject to change as the terms of the Trust's contracts with carriers may warrant. If you live in a Medicare Advantage service area, you must enroll in a Medicare Advantage plan, such as Senior Advantage.

The Trustees may amend or terminate retiree coverage, in whole or in part, at any time for any reason, and nothing herein creates in any person a vested right to retiree benefits. The Trustees have made every effort to manage the plans to the most cost-effective outcome and will continue to do so. They appreciate your support of their efforts on behalf of all participants.

Please contact the administrative office at 888-208-0250 if you have any questions regarding this notice.

*This document has been uploaded and is available on the participant website at:
www.BAC3-brickbenefits.org*