



# B.A.C. 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, 2025

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 NON-MEDICARE AND  
MEDICARE MEMBERS**  
*Kaiser rates effective November 1, 2025*  
*United Healthcare rates effective January 1, 2026*

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 \$125.00 per Retired Subscriber per Month. The rate for Dental DHMO/Vision benefits will be \$49.00 per Retired Subscriber per Month.** These rates will become effective with your November 2025 payment.

### **Important Notice for United Healthcare Secure Horizons Participants:**

United Healthcare has made the decision to not renew coverage for the upcoming year and therefore your health coverage under United Healthcare Secure Horizons will terminate effective **January 1, 2026**. A separate notice has been mailed to current covered participants with additional information.

*Medical Plan: **Non-Medicare Retirees**  
Effective November 1, 2025*

Self Pay Rates	Kaiser Permanente	Blue Cross PPO
One under 65	\$1,060.47	Single Rate: \$2,259.76
Two under 65	\$2,065.43	
Three or more under 65	\$2,889.55	Composite Rate: \$3,708.56

**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.**

Self -Pay rates noted above are those in effect as of November 1, 2025 (Kaiser and Blue Cross) and January 1, 2026 (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 or Secure Horizons.

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

Self-Pay Rates	<b>Kaiser Permanente Senior Advantage</b>	<b>United Healthcare Senior Supplement</b>
One over 65	\$380.02	\$747.96
Two over 65	\$704.53	\$1,440.41

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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](http://www.BAC3-brickbenefits.org)*