



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

FROM: Administrative Office

SUBJECT: **NOTICE OF COBRA RATE CHANGE**

Under the terms of the federal law known as COBRA, charges to qualified beneficiaries may be adjusted if the cost of coverage to the Trust increases. This Trust has recently renewed its medical plan contracts. Accordingly, the cost of COBRA coverage has been modified.

The following are the rates effective November 1, 2025:

COBRA	Medical & Rx Coverage Only (Kaiser includes vision)	Full Coverage (medical, dental PPO & vision)	Full Coverage (medical, dental DHMO & vision)
SELF-FUNDED INDEMNITY PPO	\$1,316.00	\$1,441.00	\$1,365.00
KAISER	\$2,236.00	\$2,352.00	\$2,276.00

For participants who qualify for COBRA disability extension (19-29 months), the following rates are effective November 1, 2025:

EXTENDED COBRA	Medical & Rx Coverage Only (Kaiser includes vision)	Full Coverage (medical, dental PPO & vision)	Full Coverage (medical, dental DHMO & vision)
SELF-FUNDED INDEMNITY PPO	\$1,935.00	\$2,119.00	\$2,007.00
KAISER	\$3,288.00	\$3,459.00	\$3,347.00

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*