



SOLANO AND NAPA COUNTIES
ELECTRICAL WORKERS BENEFIT FUNDS



DATE: September 2013

TO: All Retired Participants

FROM: Board of Trustees
Solano-Napa Counties Electrical Workers Health and Welfare Trust Fund

RE: **Retiree Self-Payment Rates Effective November 1, 2013**

The retiree self-payment rates are updated annually based on the level of health care cost increases the Fund experiences. This notice is to inform you that the Trust has approved new retiree self-payment rates effective November 1, 2013 for participants who retired on, or after, June 1, 2007. For participants who retired prior to June 1, 2007, the self-payment rates have been “Grandfathered” and will remain unchanged.

Retirees not Eligible for Medicare

Outlined below is a schedule of the percentage of costs paid by non-Medicare retirees who retire on, or after, June 1, 2007. If you are under age 62 at the time of retirement, you will pay 100% of the COBRA rates until you reach age 62, at which time your portion of the plan cost will be based on the schedule below.

| Date of Retirement (age 62 or over) | Retiree Percentage (Portion of plan costs you will pay) |
|--|--|
| 6/1/2007 – 5/31/2008 | 30% |
| 6/1/2008 – 5/31/2010 | 35% |
| 6/1/2010 – 5/31/2012 | 40% |
| 6/1/2012 – 5/31/2014 | 50% |
| 6/1/2014 – 5/31/2016 | 65% |
| 6/1/2016 – 5/31/2018 | 80% |
| On or After 6/1/2018 | 100% |

Medicare Eligible Retirees who retire between June 1, 2007 and May 31, 2012

If you retire between June 1, 2007 and May 31, 2012 and you are eligible for Medicare, or subsequently become eligible for Medicare, your self-payment rate will be based on the following percentage of plan costs:

| Date of Retirement (Medicare Retirees) | Retiree Percentage (Portion of plan costs you will pay) |
|---|--|
| 6/1/2007 – 5/31/2008 | 15% |
| 6/1/2008 – 5/31/2010 | 20% |
| 6/1/2010 – 5/31/2012 | 25% |
| 6/1/2012 – 5/31/2014 | 50% |
| 6/1/2014 – 5/31/2015 | 65% |

Medicare Eligible Retirees who retire after June 1, 2012

If you retire on June 1, 2012, or later, you will continue to pay the same percentage of plan cost that applies to non-Medicare retirees. However, any reduction in the plan cost due to coordination with Medicare will be included in the calculation of your self-pay amount.

Attached are the rates effective November 1, 2013. In order to determine your monthly self-payment amount, please refer to the rate that corresponds to your date of retirement.

Please keep this notice with your Plan Document/Summary Plan Description (SPD) for future reference.

If you have any questions regarding these changes, please contact the Administrative Office at (866) 544-9880.

Receipt of this notice does not constitute a determination of your eligibility. If you wish to verify eligibility, or if you have any questions regarding this change, please contact the Fund Office.

This document has been uploaded and is available on the participant website at

www.ibew180benefitfunds.org

Attachment

Solano-Napa Counties Electrical Workers Health and Welfare Trust Fund

Retiree Self-Payment Rates

Effective November 1, 2013

Non-Medicare Retirees

| | Retiree under age 62 |
|------------------------------|----------------------------|
| Single | \$544 |
| Two-Party, both non-Medicare | 1,088 |
| Family, all non-Medicare | 1,530 |

| Date of Retirement | | | | | |
|----------------------------|------------|------------|------------|------------|------------|
| 06/01/2007 | 06/01/2008 | 06/01/2010 | 06/01/2012 | 06/01/2014 | 06/01/2014 |
| 05/31/2008 | 05/31/2010 | 05/31/2012 | 05/31/2014 | 05/31/2014 | 05/31/2016 |
| Retiree age 62 to Medicare | | | | | |
| 30% | 35% | 40% | 50% | 65% | |
| \$166 | \$193 | \$221 | \$276 | \$359 | |
| 332 | 387 | 442 | 553 | 718 | |
| 466 | 544 | 622 | 777 | 1,010 | |

Medicare* Retirees

| Medicare Risk |
|---------------------------|
| Single |
| Two-Party, both Medicare |
| Two-Party, one Medicare |
| Family, with two Medicare |
| Family, with one Medicare |

| Date of Retirement | | | | | |
|--------------------|------------|------------|------------|------------|------------|
| 06/01/2007 | 06/01/2008 | 06/01/2010 | 06/01/2012 | 06/01/2014 | 06/01/2014 |
| 05/31/2008 | 05/31/2010 | 05/31/2012 | 05/31/2014 | 05/31/2014 | 05/31/2015 |
| 15% | 20% | 25% | 50% | 65% | |
| \$61 | \$82 | \$102 | \$204 | \$265 | |
| 122 | 163 | 204 | 408 | 530 | |
| 144 | 192 | 240 | 480 | 624 | |
| 190 | 253 | 316 | 633 | 822 | |
| 211 | 282 | 352 | 705 | 916 | |

* Or subsequently become eligible for Medicare