



SOLANO AND NAPA COUNTIES
ELECTRICAL WORKERS BENEFIT FUNDS



DATE: October 2015
TO: All Retired Participants
FROM: Board of Trustees
Solano-Napa Counties Electrical Workers Health and Welfare Trust Fund
RE: **Retiree Self-Payment Rates Effective December 1, 2015**

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 December 1, 2015 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 December 1, 2015. 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.

Attachment

*This document has been uploaded and is available on the participant website at
www.ibew180benefitfunds.org*

Solano-Napa Counties Electrical Workers Health and Welfare Trust Fund
Retiree Self-Payment Rates
Effective December 1, 2015

Non-Medicare Retirees

Single
Two-Party, both non-Medicare
Family, all non-Medicare

Retiree under age 62
\$680.58
\$1,187.53
\$1,608.31

Date of Retirement				
06/01/2007 05/31/2008	06/01/2008 05/31/2010	06/01/2010 05/31/2012	06/01/2012 05/31/2014	06/01/2014 05/31/2016
Retiree age 62 to Medicare				
30% 35% 40% 50% 65%				
\$204.18	\$238.21	\$272.23	\$340.29	\$442.38
\$356.26	\$415.64	\$475.01	\$593.77	\$771.90
\$482.49	\$562.91	\$643.32	\$804.15	\$1,045.40

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 05/31/2008	06/01/2008 05/31/2010	06/01/2010 05/31/2012	06/01/2012 05/31/2014	06/01/2014 05/31/2015
15%	20%	25%	50%	65%
\$64.67	\$86.23	\$107.79	\$215.58	\$280.25
\$114.79	\$153.06	\$191.32	\$382.64	\$497.43
\$139.16	\$185.55	\$231.94	\$463.88	\$603.04
\$176.62	\$235.49	\$294.37	\$588.74	\$765.36
\$200.99	\$267.99	\$334.99	\$669.97	\$870.96

* Or subsequently become eligible for Medicare