



IBEW LOCAL 234 HEALTH AND WELFARE PLAN



October 2025

To: Active and COBRA Participants

From: Board of Trustees, IBEW Local 234 Health and Welfare Plan

Re: Active Self-Pay and COBRA Rate Increase

Effective November 1, 2025, the Active Self Pay and COBRA rates will increase as follows:

Classification	Current Rate	New Rate
Active Self Pay		
• Months 1-3	\$1,070	\$1,175
• Months 4-6	\$2,139	\$2,350
Core COBRA (Medical & Rx)		
• Months 1-18	\$2,069	\$2,280
• Months 19-29	\$3,043	\$3,353
Core Plus COBRA (Medical, Rx, Dental, Vision)		
• Months 1-18	\$2,168	\$2,386
• Months 19-29	\$3,189	\$3,509

Active self pay and COBRA payments are due the 15th of the month for that month's coverage (i.e., payment for November coverage is due November 15th).

This document has been uploaded and is available on the participant website at www.ibew234benefits.org.