

Industrial Carpenters Trust Funds

December 2025

TO: Participants of the Furniture and Industrial Carpenters Health Trust
FROM: Board of Trustees
SUBJECT: Notice of COBRA Rate Increase

Effective January 1, 2026, the COBRA rates will increase as follows:

	Old Rate	New Rate Effective 1/1/26
<u><i>18 and 36 Month Periods</i></u>		
CORE	\$1,693	\$1,827
CORE PLUS (with Delta Dental)	\$1,758	\$1,887
CORE PLUS (with MetLife Dental)	\$1,756	\$1,891
<u><i>Disability Extension Months 19-29</i></u>		
CORE	\$2,490	\$2,687
CORE PLUS (with Delta Dental)	\$2,585	\$2,774
CORE PLUS (with MetLife Dental)	\$2,582	\$2,782

Please keep this notice with your most recent Summary Plan Description. Should you have any questions regarding this notice, please contact the Administrative Office at (925) 208-9997.