



OPERATING ENGINEERS LOCAL 501 SECURITY FUND

April 2025

To All Nevada Non-Medicare and Medicare Retiree Indemnity
And Health Plan of Nevada (HPN) Participants in the Operating
Engineers Local 501 Security Fund

Re: Self-Payment Rates for Non-Medicare and
Medicare Retirees Effective May 1, 2025

Dear Retiree:

The Trustees have determined, after careful consideration, that it is necessary to increase some of the self-payment contribution rates for all Non-Medicare and Medicare retirees and their spouses. The current retiree self-payment contribution rates for Medicare and Non-Medicare retirees have been in effect since May 1, 2024. Due to rising costs in health care, they must be increased to protect the financial integrity of the Fund. The updated Non-Medicare and Medicare retiree monthly self-payment contribution rates are more aligned with the cost of benefits. Please note that you and your spouse must be enrolled in the same plan (Indemnity or HPN/UHC). The Non-Medicare and Medicare retiree self-payment contribution rate schedule effective May 1, 2025, is set forth below:

Medical/Rx Self-Payment Rates Effective May 1, 2025 – April 30, 2026					
Region	Enrolled Plan	Retiree Status	Retiree Only	Retiree + Medicare Spouse	Retiree + Non-Medicare Spouse
Nevada	Indemnity	Non-Medicare	\$1,335.99	\$1,982.17	\$2,671.98
		Medicare	\$646.18	\$1,292.36	\$1,982.17
	HPN/UHC (HMO)	Non-Medicare	\$821.73	\$1,230.25	\$1,643.46
		Medicare	\$408.52	\$817.04	\$1,230.25

The dental benefit self-payment contribution rates will remain the same, as set forth below:

Current Dental Self-Payment Rates Effective May 1, 2025 – April 30, 2026			
Region	Enrolled Plan	Retiree Only	Retiree + Spouse
Nevada	Delta Dental PPO	\$52.92	\$90.84
	DeltaCare USA	\$29.11	\$51.54

Please note that retiree benefits do not include vision and life and AD&D benefits. Retiree self-payment contributions are due by the 25th day of the month preceding the month of coverage. If you fail to make the required contributions to the Fund in a timely manner, your coverage will terminate on the first day of the month following the month in which the contribution was due, and both the retiree and spouse will permanently lose coverage under the Plan. For example, your contribution for May 2025 coverage is due no later than April 25, 2025; if it is not received by April 25, 2025, your coverage will terminate on May 1, 2025.

For more specific information regarding your Plan benefits, or regarding your eligibility for Plan benefits, please contact the Fund Office at **(800) 320-0106**.

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