

PACIFIC COAST SHIPYARDS METAL TRADES TRUST FUND

October 2025

To: Retirees enrolled in UnitedHealthcare Secure Horizons or Senior Supplement Plans
Re: January 2026 Premium

Dear Retiree,

Effective for coverage beginning on **January 1, 2026**, **UnitedHealthcare will no longer be offering Secure Horizons as an option to the Pacific Coast Shipyards Metal Trades Trust Fund.** Medicare eligible members have the option to switch to UnitedHealthcare Senior Supplement Plan or Kaiser Senior Advantage MAPD plan or obtain independent insurance on your own outside of the Trust. **Action is required for all UnitedHealthcare Secure Horizon participants before December.** Below are the required monthly premium for medical coverage within the Trust as follows:

UHC Medicare Advantage – Secure Horizons Plan			
STATE	Description of Coverage	January 2025	January 2026
CALIFORNIA	Per Secure Horizon enrollee	\$598.00	Coverage is NOT available beginning in January, 2026. Choose from one of the options below
OREGON	Per Secure Horizon enrollee	\$596.00	
WASHINGTON	Per Secure Horizon enrollee	\$586.00	

UHC Senior Supplement Plan – All States		
Description of Coverage	January 2025	January 2026
Per Enrollee	\$680.80	\$810.89

Kaiser Senior Advantage MAPD Plan		
STATE		January 2026 – June 2026*
CALIFORNIA	Per enrollee	\$320.00
OREGON	Per enrollee	\$343.00
WASHINGTON	Per enrollee	\$410.00

* - Kaiser Premium are adjusted each year in July.

Please contact the Fund office as soon as possible to make your election. You must take action if you are enrolled in the UnitedHealthcare Secure Horizons Plan. Failure to take action will result in your coverage being terminated with the Trust. Please contact the Fund office at (925) 398-7056.

The cost of your premium is based on your elected carrier and dependent status. The billing and/or deduction in December 2025 will reflect your new rate. If you have questions, please contact the Trust Fund office.

Sincerely,

Pacific Coast Shipyards Metal Trades Trust