

August 2024

TO: ALL ACTIVE AND RETIRED PARTICIPANTS

RE: CHANGES TO YOUR HEALTH & WELFARE PLAN BENEFITS

Enclosed is important information regarding your benefits under the Sheet Metal Workers Local 104 Health Care Plan. Please read the information carefully, as your benefits have changed.

1. RETIREE/SURVIVING SPOUSE — Updated Subsidized Self-Pay Rates (Open Groups)

New retiree/surviving spouse subsidized self-pay rates will go into effect for October 1, 2024 eligibility. The following monthly retiree/widow rates will be effective with retiree self payments due in September 2024 (or deducted from your pension check in September) for October coverage:

INDEMNITY MEMBERS

Age Group	Marital Status	New Monthly Rate	Old Monthly Rate
52 – 54	Single	\$ 880	\$ 880
	Married	1,760	1,760
55 – 64	Single	704	704
	Married	1,408	1,408
65 +	Single	230	230
	Married	460	460
<i>Plus the following if you have dependent children</i>			
	Per child added	\$ 284	\$ 284

KAISER MEMBERS

Age Group	Marital Status	New Monthly Rate	Old Monthly Rate
52 – 54	Single	\$ 685	\$ 587
	Married	1,370	1,174
55 – 64	Single	548	469
	Married	1,096	938
65 +	Single	166	166
	Married	332	332
<i>Plus the following if you have dependent children</i>			
	Per child added	\$ 284	\$ 284

HUMANA MEMBERS

Age Group	Marital Status	New Monthly Rate	Old Monthly Rate
65 +	Single	\$ 164	\$ 157
	Married	328	314

If you are married, you pay the married rate for the age group that applies to you, regardless of your spouse's age. Unless your spouse is age 65 and up; then you pay the sum of the single rate of your age group and the single rate of the 65 and up age group, until you reach age 65 and up.

Note that all retiree rates in all age brackets are subject to change from time to time, at the discretion of the Board of Trustees.

2. RETIREE/SURVIVING SPOUSE — Updated Subsidized Self-Pay Rates (Closed Groups)

New retiree/surviving spouse subsidized self-pay rates will go into effect for October 1, 2024 eligibility. The monthly retiree/widow rates will increase, effective with retiree self-payments due in September 2024 (or deducted from your pension check in September) for October coverage, as follows:

Schedule	New Rate	Old Rate	Coverage
Schedule 2 (Family w/ Medicare)	\$ 410	\$ 398	(M/D/V/Rx)
Schedule 4 (Family w/ Medicare)	230	224	(Med only)
Schedule 4 (Family w/o Medicare)	670	651	(Med only)
Schedule 5 (Single w/ Medicare)	190	184	(Med/Rx)
Schedule 5 (Family w/ Medicare)	377	366	(Med/Rx)

3. RETIREES — Updated Unsubsidized Non-Bargaining Rates — The retiree rate will be based on 142 hours times the active contribution rate in effect. Effective October 1, 2024 (with self-payments due in September 2024 or deducted from your September 1, 2024 pension check), the unsubsidized self-pay rate for Non-Bargaining retirees will increase as follows:

Age Group	Marital Status	New Monthly Rate	Old Monthly Rate
Under Age 65	Single	\$ 1,057	\$ 1,003
	Married	2,113	2,006
Age 65 and up	Single	423	401
	Married	845	802
<i>Plus the following if you have dependent children</i>			
	Per child added	\$ 284	\$ 284

4. RETIREES THAT WERE APPROVED TO RETURN TO WORK FOR THE GOOD OF THE INDUSTRY — Updated Rates — The retiree rate will be based on 142 hours times the active contribution rate in effect. Effective October 1, 2024 (*with self-payments due in September 2024*), the unsubsidized self-pay rate for Non-Bargaining retirees will increase as follows:

Marital Status	New Monthly Rate	Old Monthly Rate
Single	\$ 1,057	\$ 1,003
Married	2,113	2,006
<i>Plus the following if you have dependent children</i>		
Per child added	\$ 284	\$ 284

5. ACTIVES — Updated Subsidized Self-Pay Rate — The active rate will be based on 15% of 142 hours times the active contribution rate in effect. Effective October 1, 2024 (*with self-payments due in October 2024*), the subsidized self-pay rate for actives will increase as follows:

New Rate	Old Rate
\$ 317	\$ 301

Note that the subsidized percentage is subject to change from time to time, at the discretion of the Board of Trustees.

6. ACTIVE — Non-Bargaining Rate — Effective October 1, 2024 (*with self-payments due in September 2024*), the unsubsidized self-pay rate for Non-Bargaining retirees will increase as follows:

New Rate	Old Rate
\$ 2,113	\$ 2,006

7. COBRA — Updated Rates — Effective October 1, 2024 coverage, the COBRA rates are as follows:

Coverage	New COBRA	New COBRA Disability	Old COBRA	Old COBRA Disability
<i>CORE – Medical & Rx only</i>				
Indemnity	\$ 1,725	\$ 2,537	\$ 1,475	\$ 2,169
Kaiser	1,818	2,674	1,579	2,322
Kaiser – Utility Workers	850	1,250	741	1,090
<i>Full Benefit Package</i>				
Indemnity	\$ 1,857	\$ 2,731	\$ 1,599	\$ 2,351
Kaiser	1,951	2,869	1,703	2,504

This document has been uploaded and is available on the participant website at: www.sheet104fringe.org