

July 2025

TO: ALL ACTIVE (SCHEDULE 1 & 1A) AND RETIRED (SCHEDULE 1 & 7) PARTICIPANTS

RE: CHANGES TO YOUR HEALTH & WELFARE RATES

Enclosed is important information regarding your self-pay rates under the Northern California Sheet Metal Workers Health Care Plan. Please read the information carefully, as your rates have changed.

- RETIREES—Updated Self-Pay Rates for Schedule 1 and 7**—New retiree/widow self-pay rates will go into effect for September 1, 2025 eligibility. The monthly retiree/widow rates will increase, effective with retiree self payments due in August 2025 (or deducted from your pension check in August) for September coverage, as follows:

Age at Retirement	Marital Status	Schedule 1 Monthly Rate	Schedule 7 Monthly Rate
52 – 55	Single	\$ 1,136	\$ 622
	Married	2,272	1,244
56 – 64	Single	899	584
	Married	1,798	1,168
65 + (if retired <u>and</u> age 65 prior to May 2003)	Single	356	231
	Married	712	462
65 + (if retired <u>or</u> age 65 after April 2003)	Single	452	292
	Married	904	584

Plus the following if you have dependent children (regardless of number)

	Schedule 1	Schedule 7
Less than 65	\$ 318	\$ 210
65 +	154	98

If you retire in the age 52 – 55 age bracket, your retiree rate will be based on 142 hours times the active Schedule 1 contribution rate in effect.

You may also qualify for the 'age 65+' rates if you or your spouse are eligible for Medicare for a reason other than age (e.g., due to end stage renal disease).

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.

If you are married, and neither you nor your spouse is Medicare-eligible, you pay the married rate for the age group that applies to you at retirement, regardless of your spouse's age. If you are

Medicare-eligible at your retirement, but your spouse is not, your rate will be determined based on your spouse's age at your retirement. If your spouse is Medicare-eligible at your retirement but you are not, your rate will be determined based on your age at retirement. In all cases, both you and your spouse must be Medicare-eligible to pay the Medicare (age 65+) rate.

2. **ACTIVES—Updated Subsidized Self-Pay Rates**—Effective September 1, 2025 (*with self payments due in August 2025*), the subsidized self-pay rate for actives will increase as follows:

<u>Schedule</u>	<u>New Rate</u>	<u>Old Rate</u>
1 & 1A	\$ 455	\$ 443

3. **RETIREES THAT RETURN TO WORK**—The retiree rate, for married couples, will be based on 142 hours times the active Schedule 1 contribution rate in effect (71 hours for a single person.)

5. **COBRA—Updated Rates**—Effective September 1, 2025 coverage, the COBRA rates will increase as follows:

<u>Coverage</u>	<u>COBRA</u>	<u>COBRA-Disability</u>
<i>CORE – Medical & Rx only</i>		
Schedules 1 & 1A – Indemnity	\$ 1,979	\$ 2,910
Schedules 1 & 1A – Kaiser	2,256	3,318
<i>Full Benefit Package</i>		
Schedules 1 & 1A – Indemnity	\$ 2,090	\$ 3,073
Schedules 1 & 1A – Kaiser	2,367	3,482