

# U.A. Local No. 393 Benefit Funds

## HEALTH & WELFARE, SUB, DEFINED BENEFIT PENSION AND DEFINED CONTRIBUTION

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**TO:** All Active Participants in the U.A. Local No. 393 Health and Welfare Plan  
**FROM:** Board of Trustees  
**RE:** Active Self-Pay and COBRA Rates  
**DATE:** October 2025

Effective January 1, 2026, the active self-pay and COBRA rates will increase as follows:

Type	2026 Coverage	Current Rate	Rate effective January 2026
Active Self-Pay	Medical & Prescription only	\$1,669	<b>\$1,785</b>
	Full Benefit Package	\$1,782	<b>\$1,891</b>
COBRA	Medical & Prescription only	\$2,085	<b>\$2,230</b>
	Full Benefit Package	\$2,227	<b>\$2,364</b>

If you have any questions, please contact the Eligibility Department at **(408) 588-3751**.

### Annual Enrollment Reminders

#### Annual Payroll Deferral Elections

Every Fall, it is a good idea to review your benefits and make any changes you may want for the upcoming plan year. Changes to your Extended Reserve Account and Dependent Care FSA elections can only be made in the month of November. To make a change, please visit <https://ualocal393.org/fringe-benefits/> to download the open enrollment forms. Forms must be returned to the Union Hall by November 30, 2025 for the 2026 Plan Year.

#### Rolling Open Enrollment Reminder

You can change your medical plan choice from HMO to PPO or from PPO to HMO once in a 12-month period. Call the Eligibility Department at **(408) 588-3751** if you'd like to switch plans.

#### Check out these great Wellness and Preventive Care benefits:

- Kaiser Coaching - Get one-on-one guidance and support from a dedicated **wellness coach** who can help you set goals, stick to them, and, most importantly, see results. And you can do it all from the comfort of home. Call **(866) 862-4295** to make an appointment. Wellness Coaching by Phone is free to Kaiser Permanente members, and no referral is required.
- Kaiser Fitness Deals - Stay active and fit with a variety of reduced rates on studios, gyms, fitness gear, and online classes — available for Kaiser Permanente members. [www.kp.org](http://www.kp.org)
- PPO: Virta Health Coaching for Weight Loss and Type 2 Diabetes Reversal. Go here to learn more: [www.virtahealth.com/join](http://www.virtahealth.com/join)
- PPO: Hinge Health Virtual Physical Therapy to take care of your body. Send an email to [HELLO@hingehealth.com](mailto:HELLO@hingehealth.com)
- Perks at Work Member Discount Plan through Health Advocate EAP for Mental Health, Gyms, and More Wellness Perks [www.perksatwork.com](http://www.perksatwork.com)