

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 2026

Effective January 1, 2027, the active self-pay and COBRA rates will increase as follows:

Type	Coverage	Current Rate	Rate effective January 2027
Active Self-Pay	Medical & Prescription only	\$1,785	\$1,908
	Full Benefit Package	\$1,891	\$2,019
COBRA	Medical & Prescription only	\$2,230	\$2,384
	Full Benefit Package	\$2,364	\$2,524

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, 2026 for the 2027 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 **1-866-251-4514** to make an appointment. Wellness Coaching by Phone is available at no cost to Kaiser Permanente members — and no referral is required. (healthy.kaiserpermanente.org/northern-california/health-wellness/wellness-coaching)
- Kaiser Fitness Deals - Keep moving and healthy with reduced rates on studios, gyms, and online classes available for Kaiser Permanente members. healthy.kaiserpermanente.org/northern-california/health-wellness/fitness-offerings
- PPO: Virta Health Coaching for Weight Loss and Type 2 Diabetes Reversal. Go here to learn more: https://www.virtahealth.com/join?employer_id=navitus-fc
- PPO: Hinge Health Virtual Physical Therapy to reduce everyday joint and muscle aches, recover from an injury, and improve your mobility. [Hinge.Health/for-individuals](https://hinge.health/for-individuals)
- Perks at Work Member Discount Plan through Health Advocate EAP for Mental Health, Gyms, and More Wellness Perks www.perksatwork.com