



Utah Pipe Trades Trust Funds

Pension
Health and Welfare

FROM: Board of Trustees

DATE: November 20, 2025

TO: Retirees who retired on or after January 1, 1998

RE: Retiree Self-Pay Rates - Effective January 1, 2026

As Trustees, one of our objectives is to offer affordable health coverage to eligible retirees, and to this end retiree coverage under the Utah Pipe Trades Welfare Trust Fund is currently offered to eligible retirees.

For those of you that are eligible for Medicare, the Medicare open enrollment period runs from October 15, 2025, through December 7, 2025, for coverage that begins January 1, 2026. If you are eligible for Medicare, you can log on to www.medicare.gov to select and compare health plans and Medigap policies in your area. If you do not have access to a computer, you can contact 1-800-MEDICARE, 24 hours a day, 7 days a week for assistance.

The table below lists the current and new retiree self-pay rates for retiree coverage under the Fund for Medicare-eligible retirees who retired on or after January 1, 1998:

Eligibility Class	Current Rate (effective January 1, 2025)	New Rate (effective January 1, 2026)
Medicare Retirees 65 or older	\$835	\$835 <i>NO CHANGE</i>

For those of you that are not yet eligible for Medicare, the Health Insurance Marketplace is a key part of the Affordable Care Act (healthcare reform) that went into effect in 2014. The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace should provide “one-stop shopping” to compare private health insurance options. Depending on your income, you may also be eligible for a tax credit if you select a policy through the Marketplace. The Utah Pipe Trades Welfare Trust Fund is not able to provide these credits.

Open enrollment for coverage through the Marketplace begins on November 1, 2025, and runs through January 15, 2026. (Note, however, that you must enroll by December 15, 2025 if you want new coverage through the Marketplace that begins on January 1, 2026.) Some of you may pay less for coverage through the Marketplace than the Plan charges for Retiree coverage. If you are interested in getting more information about the Health Insurance Marketplace, you can visit the website at www.healthcare.gov.

If you do not have access to a computer, you can contact 1-800-318-2596, assistance is available 24 hours a day, 7 days a week.

Outlined in the following table is a summary of the current and new retiree self-pay rates for coverage through the Utah Pipe Trades Welfare Trust Fund. You can compare these rates to premiums charged by insurance companies for individual policies available in your area on www.healthcare.gov.

For those Retirees who **retired on or after January 1, 1998**, the rates are as follows:

Eligibility Class	Current Rate <i>(effective January 1, 2025)</i>	New Rate <i>(effective January 1, 2026)</i>
Early Retirees 55 – 65		
20 Years of eligibility	\$1,114	\$1,191
15 to 20 Years of eligibility	\$1,280	\$1,369
10 to 15 Years of eligibility	\$1,336	\$1,429
5 to 10 Years of eligibility	\$1,391	\$1,487
Less than 5 Years of eligibility	Not eligible	Not eligible

Should you have any questions regarding the retiree self-pay rates, please contact the Administrative Office at 1-877-416-8181.

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