MEMORANDUM TO: COBRA Participants
Bricklayers and Allied Craftworks Local No. 3
Health & Welfare Trust Fund

FROM: Administration Office

SUBJECT: NOTICE OF COBRA RATE CHANGE

Under the terms of the federal law known as COBRA, charges to qualified beneficiaries may be adjusted if the cost of coverage to the Trust increases. This Trust has recently renewed its medical plan contracts. Accordingly, the cost of COBRA coverage has been modified.

The following are the rates effective November 1, 2019:

<table>
<thead>
<tr>
<th>COBRA</th>
<th>Medical &amp; Rx Coverage Only</th>
<th>Full Coverage (medical, dental PPO &amp; vision)</th>
<th>Full Coverage (medical, dental DHMO &amp; vision)</th>
</tr>
</thead>
<tbody>
<tr>
<td>SELF-FUNDED INDEMNITY PPO</td>
<td>$1,195.00</td>
<td>$1,323.00</td>
<td>$1,246.00</td>
</tr>
<tr>
<td>KAISER</td>
<td>$1,628.00</td>
<td>$1,756.00</td>
<td>$1,679.00</td>
</tr>
</tbody>
</table>

For participants who qualify for COBRA disability extension (19-29 months), the following rates are effective November 1, 2018:

<table>
<thead>
<tr>
<th>EXTENDED COBRA</th>
<th>Medical &amp; Rx Coverage Only</th>
<th>Full Coverage (medical, dental PPO &amp; vision)</th>
<th>Full Coverage (medical, dental DHMO &amp; vision)</th>
</tr>
</thead>
<tbody>
<tr>
<td>SELF-FUNDED INDEMNITY PPO</td>
<td>$1,758.00</td>
<td>$1,948.00</td>
<td>$1,835.00</td>
</tr>
<tr>
<td>KAISER</td>
<td>$2,395.00</td>
<td>$2,585.00</td>
<td>$2,472.00</td>
</tr>
</tbody>
</table>

If you have any questions, please contact the Administration Office.

This document has been uploaded and is available on the participant website at: www.BAC3-brickbenefits.org