



Ohio Carpenters' Fringe Benefit Funds

Health Fund: P.O. Box 1257, Troy, MI 48099

Pension and Annuity Funds: P.O. Box 31580, Independence, OH 44131

Phone: (248) 641-4967 Toll Free: (855) 837-3528

Website: www.ocbenefits.org

February 1, 2016

Dear Participant,

The Trustees of the of the Ohio Carpenters' Health Plan ("Plan") strive to maintain the quality of your benefits and administer the Plan with the lowest and most efficient costs. We have managed to maintain benefits and rates for some time, but due to the ever increasing costs of medical care and the skyrocketing cost of prescription drugs, it is necessary to make some adjustments to the current rates.

All changes, **effective March 1, 2016**, are set forth below:

RATES FOR ACTIVE, COBRA, AND NON-BARGAINED MEMBERS

Actives and Early Retirees:	\$810.00
COBRA:	\$932.00
Non-bargaining Unit:	\$910.00

PLAN SUBSIDY

Each month, a portion of employer contributions made on your behalf which are in excess of the minimum amount necessary to establish and maintain eligibility, is deducted from your account as a plan subsidy. **As of March 1, 2016, this amount will increase to \$100.** This subsidy is an important component of the Plan, as it is used to bolster Plan reserves against any future work slowdown and to keep the cost of the program at a reasonable level, without the need to cut benefits. As before, in months where you are required to draw-down your Dollar Bank or make self-payments to continue eligibility, no deduction will be made.

If you have any questions about this information, please feel free to contact the Fund Office toll free at: (855) 837-3528.

Sincerely,

The Board of Trustees of the Ohio Carpenters' Health Plan

Important Information



TRUY, MICHIGAN 48099-1257

P.O. BOX 1257

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