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*****IMPORTANT NOTICE TO RETIREES*****

December 2019

Dear Retiree:

Health Fund expenses are reviewed each year to determine whether adjustments to your self-payment rates are necessary. In the past, the pre-Medicare rates were established by combining the claims experience of the pre-Medicare retirees and Active Employees. Starting February 1, 2020, self-payment rates for pre-Medicare Plans will be determined using the claims experience of only pre-Medicare retirees.

Other factors contributing to the self-pay rates are increased claim expenses and the transition to UnitedHealthcare that was previously communicated to affected retirees.

For those with 35,000 or more career hours, the rates effective February 1, 2020 are as follows:

Retiree Class	Self-Pay Rates			
	Current		Effective 2/1/2020	
	Quarterly	Monthly	Quarterly	Monthly
Class R	\$2,601.00	\$867.00	\$2,733.00	\$911.00
Class P	\$2,802.00	\$934.00	\$3,024.00	\$1,008.00
Class U	\$1,827.00	\$609.00	\$1,800.00	\$600.00
Class S	\$2,010.00	\$670.00	\$2,079.00	\$693.00
Class V*	\$1,056.00	\$352.00	\$435.00	\$145.00*
Class T*	\$1,218.00	\$406.00	\$573.00	\$191.00*

*Please note that all rates prior to February 1, 2020 were applied as a family rate. However, starting February 1, 2020, rates for Classes V & T will be **individual** rates. Therefore, a couple who currently pays \$406 per month will pay \$382. A single Participant or surviving spouse who currently pays \$406 will pay \$191 per month.

If you do not have 35,000 or more career hours, your rate is somewhat higher depending on your subsidy level. Please refer to the table on the back of this letter, which shows the self-payment for each Class at each of the subsidy levels.

If you have any questions, please call the Fund Office.

Yours very truly,

THE BOARD OF TRUSTEES

(over)

NORTH CENTRAL STATES REGIONAL COUNCIL OF CARPENTERS' HEALTH FUND
Retiree Self-Payment Rates Effective 2/1/2020

CLASS OF COVERAGE	CAREER HOURS WORKED						SELF-PAYMENT AMOUNT	Neither Retiree or Spouse is on Medicare Medical Benefits Only	Neither Retiree or Spouse is on Medicare Medical, Dental and Vision Benefits	Either Retiree or Spouse is on Medicare, the other is not Medical Benefits Only	Either Retiree or Spouse is on Medicare, the other is not Medical Benefits Only - <i>With Children</i>	Either Retiree or Spouse is on Medicare, the other is not Medical, Dental and Vision Benefits	Either Retiree or Spouse is on Medicare, the other is not Medical Benefits Only - <i>With Children</i>
	35,000 or more	30,000 to 34,999	25,000 to 29,999	20,000 to 24,999	15,000 to 19,999	10,000.00 to 14,999							
Class R	Current New	\$867 \$911	\$929 \$1,077	\$991 \$1,243	\$1,053 \$1,326	\$1,115 \$1,408	\$1,177 \$1,491	\$1,239 \$1,657	Neither Retiree or Spouse is on Medicare Medical Benefits Only	Neither Retiree or Spouse is on Medicare Medical, Dental and Vision Benefits	Either Retiree or Spouse is on Medicare, the other is not Medical Benefits Only	Either Retiree or Spouse is on Medicare, the other is not Medical Benefits Only - <i>With Children</i>	
Class P	Current New	\$934 \$1,008	\$1,001 \$1,174	\$1,067 \$1,340	\$1,134 \$1,423	\$1,201 \$1,505	\$1,267 \$1,588	\$1,334 \$1,754	Neither Retiree or Spouse is on Medicare Medical, Dental and Vision Benefits	Neither Retiree or Spouse is on Medicare Medical, Dental and Vision Benefits	Either Retiree or Spouse is on Medicare, the other is not Medical Benefits Only	Either Retiree or Spouse is on Medicare, the other is not Medical Benefits Only - <i>With Children</i>	
Class U	Current New	\$609 \$600	\$655 \$709	\$701 \$819	\$746 \$873	\$792 \$928	\$838 \$982	\$913 \$1,092	Neither Retiree or Spouse is on Medicare Medical Benefits Only	Neither Retiree or Spouse is on Medicare Medical, Dental and Vision Benefits	Either Retiree or Spouse is on Medicare, the other is not Medical Benefits Only	Either Retiree or Spouse is on Medicare, the other is not Medical Benefits Only - <i>With Children</i>	
Class S	Current New	\$867 \$911	\$929 \$1,077	\$991 \$1,243	\$1,053 \$1,326	\$1,115 \$1,408	\$1,177 \$1,491	\$1,239 \$1,657	Neither Retiree or Spouse is on Medicare Medical Benefits Only	Neither Retiree or Spouse is on Medicare Medical, Dental and Vision Benefits	Either Retiree or Spouse is on Medicare, the other is not Medical Benefits Only	Either Retiree or Spouse is on Medicare, the other is not Medical Benefits Only - <i>With Children</i>	
Class V	Current New	\$934 \$1,008	\$1,001 \$1,174	\$1,067 \$1,340	\$1,134 \$1,423	\$1,201 \$1,505	\$1,267 \$1,588	\$1,334 \$1,754	Neither Retiree or Spouse is on Medicare Medical Benefits Only	Neither Retiree or Spouse is on Medicare Medical, Dental and Vision Benefits	Either Retiree or Spouse is on Medicare, the other is not Medical Benefits Only	Either Retiree or Spouse is on Medicare, the other is not Medical Benefits Only - <i>With Children</i>	
Class T	Current New	\$406 \$191	\$439 \$217	\$473 \$243	\$507 \$256	\$541 \$270	\$575 \$283	\$676 \$309	Neither Retiree or Spouse is on Medicare Medical Benefits Only	Neither Retiree or Spouse is on Medicare Medical, Dental and Vision Benefits	Either Retiree or Spouse is on Medicare, the other is not Medical Benefits Only	Either Retiree or Spouse is on Medicare, the other is not Medical Benefits Only - <i>With Children</i>	

*Current rates for Plan V and T (without children) reflect group rate Effective 2/1/2020, the rate is per person.
 **Non-members and NBU Retirees pay additional service charge of \$28 per month.