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IMPORTANT NOTICE TO RETIREES

November 2020

Dear Retiree:

Health Fund expenses are reviewed each year to determine whether adjustments to your self-payment rates are necessary.

For those with 35,000 or more career hours, the rates effective February 1, 2021 are as follows:

Retiree Class	Self-Pay Rates			
	Current		Effective 2/1/2021	
	Quarterly	Monthly	Quarterly	Monthly
Class R	\$2,733.00	\$911.00	\$2,733.00	\$911.00
Class P	\$3,024.00	\$1,008.00	\$3,036.00	\$1,012.00
Class U	\$1,800.00	\$600.00	\$1,812.00	\$604.00
Class S	\$2,079.00	\$693.00	\$2,100.00	\$700.00
Class V*	\$435.00	\$145.00	\$444.00	\$148.00*
Class T*	\$573.00	\$191.00	\$585.00	\$195.00*

*Rates for Classes V & T are **individual** rates.

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 2/1/2021

CLASS OF COVERAGE	CAREER HOURS WORKED								
	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	Less than 10,000		
	SELF-PAYMENT AMOUNT								
Class R	Current	\$911	\$1,077	\$1,243	\$1,326	\$1,408	\$1,491	\$1,657	Neither Retiree or Spouse is on Medicare Medical Benefits Only
	New	\$911	\$1,077	\$1,243	\$1,326	\$1,408	\$1,491	\$1,657	
Class P	Current	\$1,008	\$1,174	\$1,340	\$1,423	\$1,505	\$1,588	\$1,754	Neither Retiree or Spouse is on Medicare Medical, Dental and Vision Benefits
	New	\$1,012	\$1,178	\$1,344	\$1,427	\$1,509	\$1,592	\$1,758	
Class U	Current	\$600	\$709	\$819	\$873	\$928	\$982	\$1,092	Either Retiree or Spouse is on Medicare, the other is not Medical Benefits Only
	New	\$604	\$714	\$824	\$878	\$933	\$988	\$1,098	
Class S	Current	\$911	\$1,077	\$1,243	\$1,326	\$1,408	\$1,491	\$1,657	Either Retiree or Spouse is on Medicare, the other is not Medical Benefits Only - <i>With Children</i>
	New	\$911	\$1,077	\$1,243	\$1,326	\$1,408	\$1,491	\$1,657	
Class S	Current	\$693	\$802	\$912	\$966	\$1,021	\$1,075	\$1,185	Either Retiree or Spouse is on Medicare, the other is not Medical, Dental and Vision Benefits
	New	\$700	\$810	\$920	\$974	\$1,029	\$1,084	\$1,194	
Class V	Current	\$1,008	\$1,174	\$1,340	\$1,423	\$1,505	\$1,588	\$1,754	Either Retiree or Spouse is on Medicare, the other is not Medical, Dental and Vision Benefits - <i>With Children</i>
	New	\$1,012	\$1,178	\$1,344	\$1,427	\$1,509	\$1,592	\$1,758	
Class V	Current	\$145	\$171	\$197	\$210	\$224	\$237	\$263	Both Retiree and Spouse are on Medicare Medical Benefits Only - <u>PER PERSON</u>
	New	\$148	\$175	\$202	\$215	\$229	\$242	\$269	
Class T	Current	\$911	\$1,077	\$1,243	\$1,326	\$1,408	\$1,491	\$1,657	Both Retiree and Spouse are on Medicare Medical Benefits Only - <i>With Children</i>
	New	\$911	\$1,077	\$1,243	\$1,326	\$1,408	\$1,491	\$1,657	
Class T	Current	\$191	\$217	\$243	\$256	\$270	\$283	\$309	Both Retiree and Spouse are on Medicare Medical, Dental and Vision Benefits - <u>PER PERSON</u>
	New	\$195	\$222	\$249	\$262	\$276	\$289	\$316	
Class T	Current	\$1,008	\$1,174	\$1,340	\$1,423	\$1,505	\$1,588	\$1,754	Both Retiree and Spouse are on Medicare Medical, Dental and Vision Benefits - <i>With Children</i>
	New	\$1,012	\$1,178	\$1,344	\$1,427	\$1,509	\$1,592	\$1,758	

*Rates for Plan V and T (without children) are per person.

**Non-members and NBU Retirees pay additional service charge of \$28 per month.