



January 30, 2020

First Name Last Name
Street Address
City State Zip

Dear First Name,

The Non-Medicare Retiree self-payment amounts will remain unchanged for the remainder of calendar year 2020. As a reminder, the monthly self-payment amounts for Non-Medicare Retiree Plan A and Plan B through **December 31, 2020 are as follows:**

The rate for Non-Medicare Retiree Plan A will remain at \$702 per person per month through December 31, 2020. If you or your spouse are covered by Medicare, you are not eligible for this Plan.

The rate for Non-Medicare Retiree Plan B will remain at \$597 per person per month through December 31, 2020. If you or your spouse are covered by Medicare, you are not eligible for this Plan. Plan B has higher medical and prescription deductibles and coinsurances that are payable by the participant.

Dependent/Adult children of an eligible retiree will be covered under the same plan as the retiree at the **rate of \$96 per dependent/adult child per month.**

These rates represent a **28.1% subsidy** by the active Ironworkers against the projected monthly cost.

All members of your family will be required to be in the same plan unless a family member is on the Humana Medicare Advantage plan.

MEDICARE ELIGIBILITY: Once you or your dependent(s) are eligible for Medicare, coverage under this Plan must end and you may be eligible for coverage under the Plan's insured program through Humana. Due to government guidelines, you must be covered under the Humana program as of your Medicare effective date; Humana cannot retro-activate your coverage. To ensure that you have continuous coverage, **you must notify the Trust Office before your Medicare coverage begins.** To notify the Trust Office, request a Retiree Health Insurance Enrollment Form to complete and return with a copy of your Medicare card to the Trust Office at least 30 days before your Medicare effective date. It is **your** responsibility to notify the Trust Office when you are eligible for Medicare.

You may terminate your plan at the end of any month by contacting the Trust Office. If you are enrolled in the Non-Medicare Retiree Plan A, you may change to Plan B on the first day of any future month by contacting the Trust Office.

Iron Workers District Council of Southern Ohio & Vicinity Benefit Trust