

## UA Local 190 Health and Welfare Plan

### Notice of Health and Welfare Plan Changes

#### Self-Pay and Other Changes Effective March 1, 2011

Effective March 1, 2011, there will be multiple changes to the self pay rates under the UA Local 190 Health and Welfare Plan. These adjustments are necessary in relation with the cost increase trend and inflation that occurs in the health care industry.

These changes will help offset the climbing benefit costs, avoid deficit spending, and help ensure that the benefits will continue to be available for all members.

**These changes are effective March 1, 2011.**

Following is a brief summary of most of these changes. You will soon receive changed pages for your copy of the Health Care Plan Summary Plan Description describing these changes in greater detail. For a more complete summary, please review the changed sections of the Summary Plan Description when they arrive.

#### Actives/COBRA

- The COBRA rates in effect from March 1, 2011 through February 29, 2012 are:

COBRA, full coverage, single	\$528
COBRA, full coverage, couple	\$1,163
COBRA, full coverage, family	\$1,507
COBRA, basic coverage, single	\$498
COBRA, basic coverage, couple	\$1,097
COBRA. Basic coverage, family	\$1,420

- COBRA rates are adjusted each year as of March 1 based on the actual costs incurred by the UA Local 190 Health and Welfare Plan during the previous year.

#### Retirees Ages 55 – 60

- Self pay rates are increasing by \$29 and \$25 per month, respectively (see below) for March 1, 2011 to February 29, 2012. The rates in effect through February 29, 2012 are:

Retiree, before age 60:	\$429
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Retiree, before age 60, with Spouse on Medicare:	\$370
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- Self pay rates will continue to be adjusted annually each March 1, based on the percentage change in the single basic COBRA rate.

### Retirees Age 60 and Over

- Self pay rates increase annually, based on the percentage change in the single basic COBRA rate. The single basic COBRA rate increases 6.8% this year. The rates in effect through February 29, 2012 are:

Retiree, age 60-64, to age 65:	\$328
Retiree, age 60-64, with Spouse on Medicare, to age 65:	\$264
Retiree, age 65 with Spouse not on Medicare:	\$264
Retiree, age 65 with a family not on Medicare:	\$328
Retiree, Spouse or surviving Spouse only, on Medicare:	\$68 each

- Self pay rates will continue to be adjusted annually each March 1, based on the percentage change in the single basic COBRA rate.

### Workers Compensation and Disability

- Self pay rates for members who are disabled but not on Pension Disability or are on Workers Compensation are \$100 per month for the initial 12 months, with the remaining period at the full COBRA rates (Actives rates)
- Self pay rates for members who are receiving Pension Plan Disability and are receiving Social Security Disability Income (SSDI) are the same as the rates for retirees aged 65 (and spouse or family)
- Self pay rates for members who are receiving Pension Plan Disability and are not receiving SSDI are as follows:

Member on Disability Pension, not receiving SSDI, single:	\$123
Member on Disability Pension, not receiving SSDI, with spouse or family not on Medicare	\$328
Member on Disability Pension, not receiving SSDI, with spouse on Medicare	\$264

- Self pay rates will continue to be adjusted annually each March 1, based on the percentage change in the single basic COBRA rate.

Effective January 1, 2011, there is an enhancement to coverage for unmarried dependent children who are incapable of self-sustaining employment by reason of a mental or physical handicap and who are principally dependent on a member for support and maintenance (“incapacitated children”). In addition to providing coverage to those incapacitated children who become incapacitated before the end of the year in which they reached age 18, the UA Local 190 Health and Welfare Plan will provide coverage to children who are over age 18 and have not reached age 26 and who become incapacitated children while eligible for coverage as enrolled college students. Such children will continue to be eligible dependents as long as they remain incapable of self-sustaining employment by reason of a mental or physical handicap, are principally dependent on a member for support or maintenance and are under the age of 26.

If you have any questions regarding these changes, please contact Thomas Hayden or Bernadette Maus at the Fund Office, 24900 Harper Avenue, St. Clair Shores, MI 48080, (888) 390-7473.