

**SELF PAY RULES (EFFECTIVE 3/1/2010)**

This is a summary only. You must look to the detailed description of self pay eligibility rules of Sections 2 through 6 for the specifics of eligibility. Monthly self pay premiums may be changed by the Trustees effective before you receive a new SPD. Call the Administrative Manager for current rates.

<b>Eligibility Group</b>	<b>Period Eligible</b>	<b>Coverage</b>	<b>Monthly Self Pay Premium</b>
Bargaining unit employee	12 months beyond expiration of contributions, if on out of work list	Full Medical and Dental per Plan, Life Insurance, Misc. Benefits, Loss of Time	\$100.00 per month
Bargaining unit employee	After first 12 months above expires, maximum of 12 additional months, if on out of work list	Full Medical and Dental per Plan, Misc. Benefits	ELIMINATED
Non-bargaining unit employee	Ineligible for self-pay except under COBRA Continuation. See "COBRA" Eligibility Group, below.	N/A	N/A
Widow (widower) with family **	Indefinite	Full Medical and Dental per Plan, Misc. Benefits	\$310.00* per month
Widow (widower) without family **	Indefinite	Full Medical and Dental per Plan, Misc. Benefits	\$225.00* per month
Retiree, Spouse or widow on Medicare, retired on or before 12/31/91	Indefinite	Full Medical and Dental per Plan, Misc. Benefits	\$60.00* per month (each)
Retiree, before age 60, retired <u>after</u> 12/31/91:***	To age 60	Full Medical and Dental per Plan, Misc. Benefits	\$400.00 per month
Retiree, before age 60, with Spouse on Medicare, retired <u>after</u> 12/31/91:***	To age 60	Full Medical and Dental per Plan, Misc. Benefits	\$345.00 per month
Retiree, age 60-65, retired <u>after</u> 12/31/91:***	To age 65	Full Medical and Dental per Plan, Misc. Benefits	\$285.00* per month
Retiree, age 60-65, with Spouse on Medicare, retired <u>after</u> 12/31/91:***	To age 65	Full Medical and Dental per Plan, Misc. Benefits	\$230.00* per month
Retiree (65) with Spouse not on Medicare, retired <u>after</u> 12/31/91:***	Indefinite	Full Medical and Dental per Plan, Misc. Benefits	\$230.00* per month
Retiree (65) with a family not on Medicare, retired <u>after</u> 12/31/91:***	Indefinite	Full Medical and Dental per Plan, Misc. Benefits	\$285.00* per month

<b>Eligibility Group</b>	<b>Period Eligible</b>	<b>Coverage</b>	<b>Monthly Self Pay Premium</b>
Retiree, Spouse or widow only, on Medicare, retired after 12/31/91:***	Indefinite	Full Medical and Dental per Plan, Misc. Benefits	\$60.00* per month (each)
COBRA, full coverage, single	18 or 36 months	Full Medical and Dental per Plan, Misc. Benefits	\$458.00** per month
COBRA, full coverage, couple	18 or 36 months	Full Medical and Dental per Plan, Misc. Benefits	\$1,010.00** per month
COBRA, full coverage, family	18 or 36 months	Full Medical and Dental per Plan, Misc. Benefits	\$1,308.00** per month
COBRA, basic coverage, single	18 or 36 months	Full Medical per Plan, Misc. Benefits, No Dental	\$432.00** per month
COBRA, basic coverage, couple	18 or 36 months	Full Medical per Plan, Misc. Benefits, No Dental	\$951.00** per month
COBRA. Basic coverage, family	18 or 36 months	Full Medical per Plan, Misc. Benefits, No Dental	\$1,232.00** per month
Employee on Workers' Compensation	12 months beyond expiration of contributions and on weekly W/C payments.	Full Medical and Dental per Plan, Misc. Benefits	\$100.00 per month

**\*RATE INCREASES EFFECTIVE 3/1/2010 BASED ON INCREASE IN COBRA RATES.**

**\*\*RATES SUBJECT TO INCREASE EFFECTIVE 3/1/2010.**