

UA Local 190 Health and Welfare Plan
UA Local 190 Medicare Retiree Health and Welfare Plan
Notice of Health and Welfare Changes
Self-Pay Changes Effective April 1, 2024*

Effective April 1, 2024, the self pay rates under the UA Local 190 Health and Welfare Plan and the UA Local 190 Medicare Retiree Health and Welfare Plan (“Plans”) have changed. 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 April 1, 2024*.

Following is a brief summary of most of these changes. Also attached is an updated self pay rate chart for your Summary Plan Description. Please insert it into your Summary Plan Description binder.

Actives/COBRA

- The first 12 months of self-pay for an active participant who qualifies for the normal self-pay rate for months with fewer than 100 hours remains at the special reduced COBRA rate of \$100 per month. After that, the rate increases to the regular COBRA rate.
- The regular COBRA rates in effect from April 1, 2024 through February 28, 2025 are:

COBRA, full coverage, single	\$737 per month
COBRA, full coverage, couple	\$1,623 per month
COBRA, full coverage, family	\$2,103 per month
COBRA, basic coverage, single	\$704 per month
COBRA, basic coverage, couple	\$1,550 per month

COBRA. Basic coverage, family	\$2,008 per month
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- COBRA rates are adjusted each year as of March 1 based on the actual costs incurred by the Plans during the previous year.

Retirees Ages 55 – 60

- The rates in effect from April 1, 2024 through February 28, 2025 are:

Retiree, before age 60:	\$688.06 per month
Retiree, before age 60, with Spouse on Medicare:	\$654.82 per month*

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

Retirees Age 60-64

- The rates in effect from April 1, 2024 through February 28, 2025 are:

Retiree, age 60-64, to age 65:	\$525.50 per month
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- Self pay rates will be adjusted annually each March 1, based on the percentage change in the single basic coverage COBRA rate.

Retirees Age 60-64 with Spouse on Medicare, Retirees Age 65 and Retiree, Spouse or Surviving Spouse only, on Medicare

Retiree, age 60-64, with Spouse on Medicare, to age 65:	\$374.95 per month
Retiree, age 65 with Spouse not on Medicare:	\$374.95 per month
Retiree, age 65 with a family not on Medicare:	\$467.88 per month

Retiree, Spouse or surviving Spouse only, on Medicare:	\$90.52 each per month
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- Rate is effective from September 1, 2022 through December 31, 2024. Effective January 1, 2025, the self-pay rate for participants covered under the Medicare Advantage Plan is 35% of the annual premium charged to the Plan, with the self-pay rate to be adjusted in the same manner each following January 1; self-pay rates are subject to increase, but not decrease, due to Medicare Advantage Plan annual premium changes.

Workers Compensation and Disability

- Effective June 1, 2011, self pay rates for members who are on workers’ compensation are \$100 per month for the first 12 months, \$200 per month for the second 12 months and \$300 per month for the third 12 months. After 36 months, you are no longer eligible for coverage.
- Self pay rates for members who are disabled but not on Pension Disability are the same self-pay rates that apply to active members - \$100 per month for the initial 12 months, with the remaining period at the full COBRA 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 (with the same adjustments for coverage for spouse or family).
- Self pay rates in effect from April 1, 2024 through February 28, 2025 for members who are receiving Pension Plan Disability and are not receiving SSDI are as follows:

Member on Disability Pension, not receiving SSDI, single:	\$197.26 per month
Member on Disability Pension, not receiving SSDI, with spouse or family not on Medicare	\$525.50 per month
Member on Disability Pension, not receiving SSDI, with spouse on Medicare	\$422.91 per month

- Self pay rates for members who are receiving Pension Plan Disability and are not receiving SSDI will be adjusted annually each March 1, based on the percentage change in the single basic coverage COBRA rate.

Surviving Spouse with Family:	\$569.70 per month
Surviving Spouse without Family:	\$374.95 per month*

- Surviving Spouse of either a Member or Non-Bargaining Unit Employee. Subject to increase each March 1, based on percentage change in the single basic coverage COBRA rate.

***Rates for Retiree, before Age 60, with Spouse on Medicare and Surviving Spouse without Family are effective March 1, 2024.**

If you have any questions regarding these changes, please contact Bernadette Maus at the Fund Office, 30700 Telegraph Rd., Ste. 2400 Bingham Farms, MI 48025, (888) 390-7473.