

# PLUMBERS AND STEAMFITTERS LOCAL 486 MEDICAL PLAN

9411 Philadelphia Road, Suite S - Baltimore, Maryland 21237

Telephone Numbers: 443-573-3639 - 855-505-0462 Fax: 410-687-7600 Web: [www.bacorporation.com](http://www.bacorporation.com)

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## Important Information Regarding Your Plan Benefits

Dear Participants and Beneficiaries,

This notice is a Summary of Material Modifications (SMM) of the Summary Plan Description (SPD) of the Plumbers and Steamfitters Local 486 Medical Fund. It describes important changes to your benefits provided under the SPD, which sets forth the Medical Fund's plan of benefits. You should read this notice carefully; and if you have any questions, you may contact the Fund Office at (443) 573-3639 or 855-505-0462. You should also keep this notice with your SPD booklet.

**Effective July 1, 2021**, the monthly COBRA rate for the Medical Fund will increase. For all Participants making COBRA payments, please note the new rate and submit the appropriate amount when making the payment for July 2021 coverage.

<b>COBRA RATES</b>	<b>CURRENT COBRA RATE</b>	<b>NEW RATE EFFECTIVE JULY 1, 2021</b>
<b>Self-Funded Plan - Individual</b>	\$584.83	<b>\$608.68</b>
<b>Self-Funded Plan - Family</b>	\$1,454.09	<b>\$1,513.66</b>
<b>HMO Plan - Individual</b>	\$504.91	<b>\$538.85</b>
<b>HMO Plan - Family</b>	\$1,533.66	<b>\$1,645.89</b>

**Effective July 1, 2021**, the monthly pre-Medicare Retiree and Tier Two Surviving Spouse self-pay rate will increase according to the chart below. If you are mailing a check to the Fund Office for the cost of Retiree coverage, please pay the increased amount beginning with your July payment. All deductions from the monthly pension benefit payment will be adjusted for the July payment, and the new rate will be deducted from your July pension payment.

**Rates for Retirees who retired prior to 3/31/2011:**

	<b>CURRENT RETIREE RATE</b>	<b>NEW RATE EFFECTIVE JULY 1, 2021</b>
<b>Retirees prior to 3/31/2011</b>		
<b>Age and Service totals 100 or more</b>	\$237.15	<b>\$239.84</b>
<b>Age and Service totals 92-99</b>	\$251.97	<b>\$254.83</b>
<b>Age and Service totals 85-91</b>	\$266.78	<b>\$269.81</b>
<b>Age and Service totals 75-84</b>	\$296.43	<b>\$299.79</b>
<b>Age and Service totals 65-74</b>	\$333.48	<b>\$337.27</b>

**Rates for Retirees who  
retired on or after 4/1/2011:**

	<b>CURRENT RETIREE RATE</b>	<b>NEW RATE EFF JULY 1, 2021</b>
<b>Retirees on or after 4/01/2011</b>		
<b>Age and Service totals 100 or more</b>	\$425.56	<b>\$452.66</b>
<b>Age and Service totals 90-99</b>	\$496.49	<b>\$528.11</b>
<b>Age and Service totals 80-89</b>	\$567.41	<b>\$603.55</b>
<b>Age and Service totals 72-79</b>	\$709.26	<b>\$754.44</b>
<b>Age and Service totals less than 72</b>	\$1,418.53	<b>\$1,508.87</b>

For all Retiree rates, if you are covering another family member (spouse or child), multiply the rates by 2. This is the maximum self-payment amount for family coverage as well. Please contact the Fund Office with any questions about these changes to the plan of benefits.

Sincerely,  
The Board of Trustees