

**Sheet Metal Workers' Health Plan
of Southern California, Arizona & Nevada**

**Retiree Self-Pay Contribution Rates
for Calendar Year 2010**

The Retiree Fee-for-Service and Medicare Supplemental Plans were eliminated for Retirees (and their eligible dependents), effective January 1, 2003, with the exception of Retirees (and their eligible dependents) who, as of December 31, 2002, did not reside in an area covered by one of the contracted HMO Plans, retired prior to January 1, 2003, and were already enrolled in the Retiree Fee-for-Service or Medicare Supplemental Plan. These retirees and their eligible dependents remain eligible for the Medicare Supplemental and Fee-for-Service Plan, but only while they continuously reside outside any of the Plan's contracted HMO service areas, pay contributions when due, and the retiree remains continuously retired. If you move into an HMO service area, or an HMO becomes available in your area, you will have to change coverage at that time to an HMO, otherwise, you will have no health coverage through the Sheet Metal Workers' Health Plan.

Your Monthly Self-pay Contributions

Please refer to the reverse side for the new monthly self-pay contribution rates. These rates are effective January 1, 2010, and are subject to change. They are reviewed annually by the Trustees to determine whether adjustments are necessary, based on benefit costs and other factors. The rates are based on the retiree's age, Years of Pension Credit, number of years retired, and whether dependents are covered. When your years of retirement increase to the point where you fall into another "group", as shown on the rate sheet, your self-pay contribution will be adjusted accordingly, **effective January 1st of the following year**. Your self-pay contribution will also be adjusted on the first day of the month in which you fall into a new age category.

Self-pay contributions will be deducted from your monthly pension benefit check. Please be advised, however, **if your pension benefit is not large enough for the self-pay deduction, you will be required to remit monthly payments to the Administrative Office**, in order to continue health coverage under the Retiree Health Plan. All payments for coverage are due in the Administrative Office no later than the 20th of the month prior to the month of coverage. For example, your payment for January 2010 coverage, made payable to Sheet Metal Workers' Retiree Health Plan, is due in the Administrative Office no later than December 20, 2009. Failure to remit a timely payment will result in a termination of coverage. The Administrative Office does not send bills or reminder notices.

Eligible for Medicare?

If you (*or an eligible dependent*) are eligible for Medicare, you (*or the dependent*) **must** enroll in Medicare Part A and Part B. Do NOT enroll in any Medicare Part D prescription drug coverage! **Failure to comply may result in termination of your (*or your eligible dependent's*) coverage under the Retiree Health Plan!**

If you (*or an eligible dependent*) become eligible for Medicare before reaching age 65, you must submit a copy of your (*or the dependent's*) Medicare card to the Administrative Office immediately.

Retiree Self-Pay Contribution Rates for Calendar Year 2010
Fee-For-Service & Medicare Supplemental Plans

| Groups | | Retiree Enrolled in Medicare Parts A & B | | Retiree Ages 58-64 | | Retiree Under Age 58 | |
|--|----------------------|--|------------------|--------------------|------------------|----------------------|------------------|
| | | Retiree Only | Retiree & Spouse | Retiree Only | Retiree & Spouse | Retiree Only | Retiree & Spouse |
| 25+ Years of Pension Credit 15+ Years Retired | 2009 Self Pay | \$219 | \$303 | \$422 | \$603 | \$454 | \$671 |
| | Cost To The Plan | \$397 | \$826 | \$788 | \$1,671 | \$788 | \$1,671 |
| | Percent Self Pay | 60% | 40% | 65% | 45% | 70% | 50% |
| | 2010 Self Pay | \$238 | \$330 | \$512 | \$752 | \$552 | \$836 |
| 25+ Years of Pension Credit 9-14 Years Retired <i>or</i> 18-24 Years of Pension Credit 15+ Years Retired | 2009 Self Pay | \$237 | \$341 | \$454 | \$671 | \$487 | \$738 |
| | Cost To The Plan | \$397 | \$826 | \$788 | \$1,671 | \$788 | \$1,671 |
| | Percent Self Pay | 65% | 45% | 70% | 50% | 75% | 55% |
| | 2010 Self Pay | \$258 | \$372 | \$552 | \$836 | \$591 | \$919 |
| 18-24 Years of Pension Credit 9-14 Years Retired <i>or</i> 25+ Years of Pension Credit 2-8 Years Retired | 2009 Self Pay | \$256 | \$379 | \$487 | \$738 | \$519 | \$805 |
| | Cost To The Plan | \$397 | \$826 | \$788 | \$1,671 | \$788 | \$1,671 |
| | Percent Self Pay | 70% | 50% | 75% | 55% | 80% | 60% |
| | 2010 Self Pay | \$278 | \$413 | \$591 | \$919 | \$630 | \$1,003 |
| 18-24 Years of Pension Credit 2-8 Years Retired <i>or</i> 12-17 Years of Pension Credit 15+ Years Retired | 2009 Self Pay | \$274 | \$416 | \$519 | \$805 | \$552 | \$872 |
| | Cost To The Plan | \$397 | \$826 | \$788 | \$1,671 | \$788 | \$1,671 |
| | Percent Self Pay | 75% | 55% | 80% | 60% | 85% | 65% |
| | 2010 Self Pay | \$298 | \$454 | \$630 | \$1,003 | \$670 | \$1,086 |
| 12-17 Years of Pension Credit 9-14 Years Retired | 2009 Self Pay | \$292 | \$454 | \$552 | \$872 | \$584 | \$939 |
| | Cost To The Plan | \$397 | \$826 | \$788 | \$1,671 | \$788 | \$1,671 |
| | Percent Self Pay | 80% | 60% | 85% | 65% | 90% | 70% |
| | 2010 Self Pay | \$318 | \$496 | \$670 | \$1,086 | \$709 | \$1,170 |
| 12-17 Years of Pension Credit 2-8 Years Retired | 2009 Self Pay | \$310 | \$492 | \$584 | \$939 | \$617 | \$1,006 |
| | Cost To The Plan | \$397 | \$826 | \$788 | \$1,671 | \$788 | \$1,671 |
| | Percent Self Pay | 85% | 65% | 90% | 70% | 95% | 75% |
| | 2010 Self Pay | \$337 | \$537 | \$709 | \$1,170 | \$749 | \$1,253 |
| All Others | 2009 Self Pay | \$329 | \$530 | \$617 | \$1,006 | \$649 | \$1,073 |
| | Cost To The Plan | \$397 | \$826 | \$788 | \$1,671 | \$788 | \$1,671 |
| | Percent Self Pay | 90% | 70% | 95% | 75% | 100% | 80% |
| | 2010 Self Pay | \$357 | \$578 | \$749 | \$1,253 | \$788 | \$1,337 |
| Surviving Spouses <u>not</u> receiving a Pension check | | Your self-pay rate will increase from \$188 to \$205 . | | | | | |
| Surviving Spouses receiving a Pension check | | Your self-pay rate is based on your spouse's date of birth, years of Pension credit, and Pension effective date. | | | | | |