

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

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

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.

These rates apply to retirees and surviving spouses who elected Retiree Health Plan coverage when initially eligible, and have continuously maintained such coverage. **For retirees or surviving spouses who initially declined or previously terminated their coverage, a higher rate may apply for the first 12 months of "reinstated" coverage.** For current "Reinstate Rates", please contact the Eligibility Department at 800-947-4338.

Eligible for Medicare?

If you (*or an eligible dependent*) are eligible for Medicare, you (*or the dependent*) **must** enroll in Medicare Parts A **and** B. Do **NOT** enroll in any Medicare Part D prescription drug coverage. In addition, you (*or the dependent*) **must** enroll in your HMO's Medicare program - Kaiser's Senior Advantage, PacifiCare's Secure Horizons, Health Net's Seniority Plus, or Health Plan of Nevada's Senior Dimensions, **and** assign your (*or the dependent's*) Medicare benefits to your HMO. **Failure to comply may result in termination of your (or your eligible dependent's) coverage under the Retiree Health Plan!** If your HMO Plan does not contract with Medicare in your area, it may be necessary for you to change plans upon your (*or your eligible dependent's*) Medicare eligibility date. If there is no HMO contracted with Medicare in your area, there may be no coverage available to you.

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

HMO Medical 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	\$139	\$210	\$351	\$446	\$386	\$543
	Cost To The Plan	\$255	\$569	\$589	\$1,099	\$560	\$1,162
	Percent Self Pay	60%	40%	65%	45%	70%	50%
	2010 Self Pay	\$153	\$228	\$383	\$495	\$392	\$581
25+ Years of Pension Credit 9-14 Years Retired <i>or</i> 18-24 Years of Pension Credit 15+ Years Retired	2009 Self Pay	\$150	\$237	\$378	\$496	\$414	\$597
	Cost To The Plan	\$255	\$569	\$589	\$1,099	\$560	\$1,162
	Percent Self Pay	65%	45%	70%	50%	75%	55%
	2010 Self Pay	\$166	\$256	\$412	\$550	\$420	\$639
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	\$162	\$263	\$405	\$545	\$442	\$651
	Cost To The Plan	\$255	\$569	\$589	\$1,099	\$560	\$1,162
	Percent Self Pay	70%	50%	75%	55%	80%	60%
	2010 Self Pay	\$179	\$285	\$442	\$604	\$448	\$697
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	\$173	\$289	\$432	\$595	\$469	\$705
	Cost To The Plan	\$255	\$569	\$589	\$1,099	\$560	\$1,162
	Percent Self Pay	75%	55%	80%	60%	85%	65%
	2010 Self Pay	\$191	\$313	\$471	\$659	\$476	\$755
12-17 Years of Pension Credit 9-14 Years Retired	2009 Self Pay	\$185	\$316	\$459	\$644	\$497	\$760
	Cost To The Plan	\$255	\$569	\$589	\$1,099	\$560	\$1,162
	Percent Self Pay	80%	60%	85%	65%	90%	70%
	2010 Self Pay	\$204	\$341	\$501	\$714	\$504	\$813
12-17 Years of Pension Credit 2-8 Years Retired	2009 Self Pay	\$196	\$342	\$486	\$694	\$524	\$814
	Cost To The Plan	\$255	\$569	\$589	\$1,099	\$560	\$1,162
	Percent Self Pay	85%	65%	90%	70%	95%	75%
	2010 Self Pay	\$217	\$370	\$530	\$769	\$532	\$872
All Others	2009 Self Pay	\$208	\$368	\$513	\$743	\$552	\$868
	Cost To The Plan	\$255	\$569	\$589	\$1,099	\$560	\$1,162
	Percent Self Pay	90%	70%	95%	75%	100%	80%
	2010 Self Pay	\$230	\$398	\$560	\$824	\$560	\$930
Surviving Spouses <u>not</u> receiving a Pension check		Your self-pay rate will be increased to \$153 from \$139 for those enrolled on Medicare, or increased to \$243 from \$223 for those not eligible for Medicare.					
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.					