



**CHICAGO LABORERS' DISTRICT COUNCIL RETIREE  
HEALTH and WELFARE FUND**

11465 CERMAK ROAD  
WESTCHESTER, ILLINOIS 60154-5768

Telephone: (708) 562-0200  
Toll Free: (866) 906-0200  
Welfare Fax: (708) 562-0716  
e-mail: Claims@chilpwf.com  
e-mail: Eligibility@chilpwf.com  
www.chicagolaborersfunds.com

**Chicago Laborers' District Council  
Retiree Health and Welfare Fund  
December 2015**

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**INCREASE IN COBRA RATES**

Under the Consolidated Omnibus Budget Reconciliation Act of 1985, as amended (COBRA), you or your dependents may continue healthcare coverage past the date coverage would normally end under certain conditions. One condition of continuing coverage under COBRA is paying the monthly COBRA rate, if any. To account for the rising costs of healthcare, the monthly COBRA rates will increase by \$25. These rates will be **effective January 1, 2016** for individuals currently on COBRA and for new COBRA elections.

The table below sets forth the new monthly COBRA rates, effective January 1, 2016.

<b>Plan Name</b>	<b>Spouse/Dependent Under Age 65</b>	<b>Spouse/Dependent Over Age 65**</b>
Retiree Medical Plan 1	\$1,114	\$557
Retiree Medical Plan 2	\$915	\$457
Retiree Medical Plan 3	\$830	\$415
Retiree Medical Plan 4	\$940	\$470
Retiree Basic Coverage Plan	\$183	N/A

\*\*If a spouse or dependent elects COBRA coverage and attains Medicare eligibility age before exhausting his or her COBRA rights, he or she may be allowed, under certain circumstances, to purchase COBRA coverage at the monthly rates for "Over Age 65" until the COBRA period has been exhausted. The monthly COBRA rate does **not** automatically drop to the lower "Over Age 65" rate once the spouse or dependent reaches age 65. Please contact the Fund Office for more information.

**EMPLOYER PARTICIPANTS .**

Builders Association, Employing Plasterers Association, Underground Contractors Association, Mason Contractors Association, Concrete Contractors Association, Wrecking Contractors, Concrete Products Employers, Lake County Illinois Employers, Illinois Road Builders Association, Bridge and Highway Structural Builders; i.e. all those who employ Laborers Engaged in the Building and Construction Industry.

## INCREASE IN SELF-PAY RATES

Under the terms of the Chicago Laborers' District Council Retiree Health and Welfare Fund, a retiree may add a spouse as a new dependent after the retiree's date of retirement under certain conditions. One condition for such spousal coverage is paying a monthly self-pay rate, if any. To account for the rising costs of healthcare, the monthly self-pay rates for a spouse of a retiree who is added as a new dependent after the retiree's date of retirement will increase by \$25. These monthly self-pay rates, as set forth in the table below, will be **effective January 1, 2016**.

Plan Name	Spouse Under Age 65	Spouse Over Age 65
Retiree Medical Plan 1	\$733	\$375
Retiree Medical Plan 2	\$608	\$301
Retiree Medical Plan 3	\$550	\$274
Retiree Medical Plan 4	\$557	\$282
Retiree Basic Coverage Plan	\$136	N/A

Please note that once a spouse turns age 65, and assuming the spouse wants to continue coverage, the monthly self-pay rate will automatically drop to the lower "Over Age 65" rate, except for the Retiree Basic Coverage Plan which does not offer coverage after age 65.

CHICAGO LABORERS' DISTRICT COUNCIL  
RETIREE HEALTH & WELFARE FUND  
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