



## LOCAL 36 BENEFIT FUNDS

2319 CHOUTEAU AVE., SUITE 300 · ST. LOUIS, MO 63103 · [www.smw36benefits.org](http://www.smw36benefits.org)  
Tel: (314) 652-8175 Toll-Free: (800) 741-9411 Fax: (314) 652-0338

November 15, 2017

Dear Retiree,

We have attached the enclosed enrollment form for Retiree coverage in the Medicare and Non-Medicare Plans with SMART Local 36 Welfare Fund. The Medicare plan will remain with the Humana Medicare Advantage Plan, the premium has been increased effective January 1, 2018 by \$19.78 per participant. The Benefit structure has stayed the same. If you would like to opt out of the Plan, you must contact Beth Curlee at the Benefit Fund office for an opt out form.

The Welfare Fund is moving from an hour bank to a dollar bank eligibility platform for Active members effective January 1, 2018 .

The Non-Medicare Retirees will be moving to this platform in stages, the first of which will take place on January 1, 2018 with the following changes:

- Elimination of Non-Medicare Retiree Plan B Coverage
- Composite Rate- All NMR members will be enrolled in medical, dental, Rx and vision

**New Non-Medicare Retiree Rates effective January 1, 2018**

Tier 1- \$450.00 composite rate (Tier 1 is \$430.27 currently)

Tier 2 and Tier 3- \$500.00 composite rate (Tier 2 is \$473.27 and Tier 3 is \$516.24 currently)

Retirees who retired prior to 01/01/2001 will be receiving a Christmas check into their accounts from the Pension Fund on or around the 13<sup>th</sup> of December.

The Trustees have approved a new allocation of \$1200 (members) and \$600 (surviving spouses) to the Retiree Health Reimbursement Account for participating retirees who retired on or after 01/01/2001, but before 01/01/2017.

Please contact the Benefit Fund Office if you have any questions or if you would like to opt out of any of the SMART Local 36 Welfare Plans.

The Benefit Fund Staff