



### LOCAL 36 BENEFIT FUNDS

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October 5, 2017

Dear Contractor;

First, we want to thank you for participating in the Contractor Office Employees portion of the SMART Local # 36 Welfare Plan. We feel that this plan provides excellent benefits at reasonable rates for your office personnel.

As you may be aware the last increase in the Office Employees contribution rate was on January 1, 2015, nearly three years ago. There have been no increases in the premium per employee during that time. Even though medical and prescription costs have risen significantly during this period, thanks to the excellent efforts of our Welfare Fund Staff, we have managed to maintain our rates throughout this period.

In reviewing recent claim history and anticipating the future increases, we have determined that it is necessary to make a 5% increase in the premiums for the **Office Employees Plan effective January 1, 2018**. We believe this 5% increase to be a very fair amount which will increase an individual's premium from **\$546.29 to \$573.60** and the family premium from **\$1306.91 to \$1372.26**

We are providing this information to you as early as possible in order that you may properly budget for it for the upcoming year. You and your staff are very important to our Plan and we look forward to continuing to serve you in the future.

Respectfully,

Board of Trustees  
SMART Local #36 Welfare Plan