



LOCAL 36 BENEFIT FUNDS

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October 21, 2020

Dear Retiree,

Enclosed with this letter you will find the 2021 Retiree Open Enrollment Form related to your retiree coverage through SMART Local 36 Health & Welfare Fund. The coverage you currently have is listed on the form along with the rates that will be in place effective January 1, 2021.

The monthly premiums effective January 1, 2021 are as follows:

Medicare Eligible Retirees

	2020 Rate	2021 Rate
Medical & RX (Humana Medicare Advantage Plan)	\$254.60	\$214.41
Vision/Hearing Aid	\$8.00	\$8.00
Dental	<u>\$36.52</u>	<u>\$36.52</u>
	\$299.12	\$258.93

Non-Medicare Retirees (retired after 10/1/2017)

	2020 Rate	2021 Rate
Normal/Early	\$735.00	\$770.00
Disabled	\$235.00	\$270.00

Non-Medicare Retirees (retired prior to 9/30/2017)

	2020 Rate	2021 Rate
Tier One (25 years of service)	\$500.00	\$535.00
Tiers Two & Three (under 25 years of service)	\$560.00	\$595.00

Please review this enrollment form for accuracy. If no changes are necessary and you are choosing to keep your current coverage, you do not need to return the enrollment form. If you have changes, please indicate what changes you are making, sign, and return the form no later than November 30, 2020. If you choose to opt-out of the plan, please complete the enclosed Opt-Out Form and return it no later than November 30, 2020. Keep in mind, once you elect to opt-out of any coverage, you will not be permitted to obtain that coverage again.

Please feel free to contact the Benefit Fund Office at 314-652-8175 with any questions or concerns you may have regarding this letter.

Respectfully,

The Benefit Fund Office Staff