



SOUTHERN CALIFORNIA PIPE TRADES **PENSIONERS & SURVIVING SPOUSES HEALTH FUND**

SUPPLEMENT No. 6

To: All Participants
 From: Board of Trustees
 Date: November 2020
 Re: Change in 2021 Monthly Premiums

KEEP THIS NOTICE WITH THE SUMMARY PLAN DESCRIPTION

Effective January 1, 2021 your monthly premium will change. Premium amounts are set such that, on average, Pensioners pay 50% of the cost of their coverage; Active Members pay the rest.

Your premium is based on your pension credits, your age at the time of **initial retirement** under the rules of the Southern California Pipe Trades Retirement Fund, your current marital or Domestic Partnership status (as reported to us), and anticipated Medicare status. If you are retired under a Disability Pension, it is assumed that you had attained the Normal Retirement Age of 65 when you retired rather than using your actual retirement age.

To determine your new monthly Premium:

(a) Identify your Score

Your score is determined by adding your age plus your years of Southern California Pipe Trades Retirement Fund Pension Credit at the time of initial retirement. Examples of how a score might be calculated:

Example A
 Retirement Age = 65
 Pension Credits = 35
Total Score = 100

Example B
 Retirement Age = 60
 Pension Credits = 25
Total Score = 85

(b) Identify your Category

Category		Description
1	MM	Member (Pensioner) is Medicare-eligible ; No Spouse or Domestic Partner is covered under the Plan
2	MMSM	Member (Pensioner) is Medicare-eligible ; Covered Spouse or Domestic Partner is Medicare-eligible
3	MMSN	Member (Pensioner) is Medicare-eligible ; Covered Spouse or Domestic Partner is Not Medicare-eligible
4	MN	Member (Pensioner) is Not Medicare-eligible ; No Spouse or Domestic Partner is covered under the Plan
5	MNSM	Member (Pensioner) is Not Medicare-eligible ; Covered Spouse or Domestic Partner is Medicare-eligible
6	MNSN	Member (Pensioner) is Not Medicare-eligible ; Covered Spouse or Domestic Partner is Not Medicare-eligible

(c) Use your Score and Category to determine your monthly premium rate.

Pensioner Premium Rates Effective January 1, 2021

Category	Range Class						
	A	B	C	D	E	F	G
	100 +	95 - 99	90 - 94	85 - 89	80 - 84	75 - 79	< 75
MM	\$147	\$147	\$147	\$147	\$168	\$195	\$225
MMSM	\$147	\$147	\$177	\$217	\$272	\$317	\$365
MMSN	\$206	\$289	\$373	\$456	\$569	\$661	\$764
MN	\$369	\$369	\$369	\$396	\$494	\$575	\$665
MNSM	\$369	\$369	\$373	\$456	\$569	\$661	\$764
MNSN	\$369	\$369	\$432	\$529	\$661	\$769	\$890

The monthly premiums for the covered Survivors in the Survivor Premium Program will remain unchanged at **\$146.00** per month. This amount is subject to increase in the future.