



# FOX VALLEY & VICINITY LABORERS

## HEALTH AND WELFARE AND PENSION FUNDS

Date: February 24, 2023  
To: Retired Participants  
From: Board of Trustees  
Subject: Fox Valley Laborers Health and Welfare Fund  
Retiree Welfare Program - Self-Payment Premiums

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At a recent meeting, the Board of Trustees of the Fox Valley Laborers Health and Welfare Fund reviewed the Retiree Welfare Self-Pay Premiums for retirees who retired on or after July 1, 2001. Please note that the self-payment rates for retiree coverage are experience rated, which may result in an increase, a decrease or no change in premiums.

The self-payment premium for retiree coverage is subsidized by the Plan based on your age at retirement and your length of service. The total amount of the self-payment premium is then based on the number of covered individuals and the age of each covered individual. The following charts reflect the retiree self-payment amounts **effective June 1, 2023**.

It was the decision of the Board of Trustees to increase the self-pay premium effective June 1, 2023 for Pre-65 Retirees for the period June 1, 2023 through May 31, 2024 as follows:

#### **Pre-65 Retirees (retired on or after July 1, 2001):**

Coverage Tier	15-19 Years	20-24 Years	25-29 Years	30+ Years
Employee Only	\$1,630.00	\$325.00	\$245.00	\$165.00
Employee & Spouse	\$3,260.00	\$650.00	\$490.00	\$330.00
Employee & Child	\$2,445.00	\$488.00	\$368.00	\$248.00
Employee & Family	\$4,075.00	\$813.00	\$613.00	\$413.00

It was the decision of the Board of Trustees to increase the self-pay premium effective June 1, 2023 for Post-65 Retirees for the period June 1, 2023 through May 31, 2024 as follows:

#### **Post-65 Retirees (retired on or after July 1, 2001):**

Coverage Tier	15-19 Years	20-24 Years	25-29 Years	30+ Years
Employee Only	\$510.00	\$100.00	\$75.00	\$50.00
Employee & Spouse	\$1,020.00	\$200.00	\$150.00	\$100.00
Employee & Child	\$765.00	\$150.00	\$113.00	\$75.00
Employee & Family	\$1,275.00	\$250.00	\$188.00	\$125.00

**If you are currently having the retiree self-payment premium deducted from your monthly pension benefit payment, the adjustment for the new rate will be reflected on your April 1, 2023 pension benefit payment for the June 1, 2023 effective date of coverage.**

The Board of Trustees recognize the important role retirees have played in the industry and to the Fund over the years. As health care costs continue to rise, the Trustees will continue to develop long-term strategies to manage cost increases in the future and offer a sustainable Retiree Welfare Program.

If you have any questions regarding this notice, please contact the Fund Office at (847) 742-0900 or toll free at (866) 828-0900.

2371 Bowes Road, Suite 500, Elgin, Illinois 60123-5523

Toll Free (866) 828-0900

Office (847) 742-0900

Fax (847) 742-4430

www.fvlab.com



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Chinese	注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-877-696-6775。
French	ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-877-696-6775.
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Greek	ΠΡΟΣΟΧΗ: Εάν μιλάτε αγγλικά, οι υπηρεσίες γραμματείας, δωρεάν, είναι διαθέσιμες σε εσάς. Καλέστε 1-877-696-6775.
Gujarati	સાવધાન: જો તમે ઇંગલિશ બોલતા હો, ભાષા સહાય સેવાઓ, નિ:શુલ્ક, તમારા માટે ઉપલબ્ધ છે. 1-877-696-6775 પર કોલ કરો
Hindi	सावधानी: यदि आप अंग्रेजी बोलते हैं, तो भाषा सहायता सेवाएं नि:शुल्क, आपके लिए उपलब्ध हैं। 1-877-696-6775 पर कॉल करें।
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Vietnamese	CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-877-696-6775.

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