FOX VALLEY & VICINITY LABORERS

HEALTH AND WELFARE AND PENSION FUNDS

Date: February 28, 2025

To: Active Participants

From: Board of Trustees

Subject: COBRA Rate Changes
Fox Valley Laborers Health and Welfare Fund

This letter is to notify you that the rates for continued coverage under the Consolidated Omnibus Budget Reconciliation Act (COBRA) **will increase effective June 1, 2025**. Please note that the rates below are experience rated, which may result in an increase, a decrease or no change in rates.

Normal Eligibility	Medical Only	Medical/Dental/Vision
Single Only	$671.00	$733.00
Two Person	$1,342.00	$1,466.00
Family	$2,118.00	$2,307.00

Extended Eligibility	Medical Only	Medical/Dental/Vision
Single Only	$987.00	$1,078.00
Two Person	$1,974.00	$2,157.00
Family	$3,114.00	$3,393.00

If you or your dependents are disabled at the time or within 60 days of electing COBRA coverage, you and/or your dependents may be eligible for an additional 11 months of coverage after the initial 18-month period. The Normal Eligibility rates apply to the initial 18-month COBRA period and the Extended Eligibility rates apply to the extended coverage period for up to an additional 11 months.

If you have any questions regarding this notice, please do not hesitate to 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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English	ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-877-696-6775.
Arabic	ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-877-696-6775
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.
German	ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-877-696-6775.
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, નિઃશુલ્ક, તમારા માટે ઉપલબ્ધ છે. 1-877-696-6775 પર કૉલ કરો
Hindi	सावधानी: यदि आप अंग्रेजी बोलते हैं, तो भाषा सहायता सेवाएं निःशुल्क, आपके लिए उपलब्ध हैं। 1-877-696-6775 पर कॉल करें।
Italian	ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-877-696-6775.
Korean	주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-877-696-6775 번으로 전화해 주십시오.
Polish	UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-877-696-6775.
Russian	ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-877-696-6775.
Spanish	ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-877-696-6775.
Tagalog	PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-877-696-6775.
Urdu	انتباہ: اگر آپ انگلش بولتے ہیں تو، زبان کی مدد، خدمات، چارج مفت کے لئے کال کریں۔ 1-877-696-6775
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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