



FOX VALLEY & VICINITY LABORERS

HEALTH AND WELFARE AND PENSION FUNDS

Date: February 27, 2026
 To: Retired Participants
 From: Board of Trustees
 Subject: Fox Valley Laborers Health and Welfare Fund
 Retiree Welfare Program - Self-Payment Premiums

BOARDS OF TRUSTEES

WELFARE FUND

Employer Trustees
John P. Bryan, Chairman
Steven E. Lamp
Brian T. Rausch

Employee Trustees
Alberto Alfaro
Michael S. Bivins
Brian M. Urso, Secretary

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 length of service and your attained age at and throughout your retirement. The total amount of the self-payment premium is then based on the number of covered individuals and the age of each covered individual.

It was the decision of the Board of Trustees to increase the self-pay premiums effective June 1, 2026 for Pre-65 Retirees for the period June 1, 2026 through May 31, 2027:

PENSION FUND

Employer Trustees
John P. Bryan, Chairman
Steven E. Lamp
Brian T. Rausch

Employee Trustees
Michael S. Bivins
Brandon J. Sheahan
Brian M. Urso, Secretary

RETIRED ON OR AFTER JULY 1, 2001

Pre-65 Retirees:

Coverage Tier	15 - 19 Years	20 - 24 Years	25 - 29 Years	30 - 34 Years	35 + Years
Retiree Only	\$2,182.00	\$436.00	\$328.00	\$218.00	\$109.00
Retiree & Spouse	\$4,364.00	\$872.00	\$656.00	\$436.00	\$218.00
Retiree & Child	\$3,273.00	\$654.00	\$492.00	\$327.00	\$164.00
Retiree & Family	\$5,455.00	\$1,090.00	\$820.00	\$545.00	\$273.00

It was the decision of the Board of Trustees to not change the self-pay premiums effective June 1, 2026 for Post-65 / Medicare Eligible Retirees for the period June 1, 2026 through May 31, 2027 as follows:

Post-65 / Medicare Eligible Retirees:

Coverage Tier	15 - 19 Years	20 - 24 Years	25 - 29 Years	30 - 34 Years	35 + Years
Retiree Only	\$526.00	\$105.00	\$79.00	\$53.00	\$26.00
Retiree & Spouse	\$1,052.00	\$210.00	\$158.00	\$106.00	\$52.00
Retiree & Child	\$789.00	\$158.00	\$119.00	\$80.00	\$39.00
Retiree & Family	\$1,315.00	\$263.00	\$198.00	\$133.00	\$65.00



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If you currently have 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, 2026 pension benefit payment for the June 1, 2026 effective date of coverage.

The Board of Trustees recognizes 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 in order to 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.



FOX VALLEY & VICINITY LABORERS

HEALTH AND WELFARE AND PENSION FUNDS

Date: February 27, 2026

To: Active Participants

From: Board of Trustees

Subject: Fox Valley Laborers Health and Welfare Fund
Retiree Welfare Program - Self-Payment Premiums

BOARDS OF TRUSTEES

WELFARE FUND

Employer Trustees

John P. Bryan, Chairman
Steven E. Lamp
Brian T. Rausch

Employee Trustees

Alberto Alfaro
Michael S. Bivins
Brian M. Urso, Secretary

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. It was the decision of the Board of Trustees to increase the premiums effective June 1, 2026.

The self-payment premium for retiree coverage is subsidized by the Plan based on your length of service and your attained age at and throughout your retirement. The total amount of the self-payment premium is then based on the number of covered individuals and the age of each covered individual.

PENSION FUND

Employer Trustees

John P. Bryan, Chairman
Steven E. Lamp
Brian T. Rausch

Employee Trustees

Michael S. Bivins
Brandon J. Sheahan
Brian M. Urso, Secretary

The following charts reflect the retiree self-payment premiums effective June 1, 2026 for the period of June 1, 2026 through May 31, 2027:

**PRE-65 RETIREES
RETIRED ON OR AFTER JUNE 1, 2025
(with less than 25 credits* as of June 1, 2025)**

Attained Age Pre-55 Retirees:

Coverage Tier	15 - 19 Years	20 - 24 Years	25 - 29 Years	30 - 34 Years	35 + Years
Retiree Only	\$2,182.00	\$1,200.00	\$1,091.00	\$655.00	\$109.00
Retiree & Spouse	\$4,364.00	\$2,400.00	\$2,182.00	\$1,310.00	\$218.00
Retiree & Child	\$3,273.00	\$1,800.00	\$1,637.00	\$983.00	\$164.00
Retiree & Family	\$5,455.00	\$3,000.00	\$2,728.00	\$1,638.00	\$273.00

Attained Age 55 - 64 Retirees:

Coverage Tier	15 - 19 Years	20 - 24 Years	25 - 29 Years	30 - 34 Years	35 + Years
Retiree Only	\$2,182.00	\$436.00	\$328.00	\$218.00	\$109.00
Retiree & Spouse	\$4,364.00	\$872.00	\$656.00	\$436.00	\$218.00
Retiree & Child	\$3,273.00	\$654.00	\$492.00	\$327.00	\$164.00
Retiree & Family	\$5,455.00	\$1,090.00	\$820.00	\$545.00	\$273.00



**PRE-65 RETIREES
RETIRED ON OR AFTER JULY 1, 2001
(with at least 25 credits* as of June 1, 2025)**

Pre-65 Retirees:

Coverage Tier	15 - 19 Years	20 - 24 Years	25 - 29 Years	30 - 34 Years	35 + Years
Retiree Only	\$2,182.00	\$436.00	\$328.00	\$218.00	\$109.00
Retiree & Spouse	\$4,364.00	\$872.00	\$656.00	\$436.00	\$218.00
Retiree & Child	\$3,273.00	\$654.00	\$492.00	\$327.00	\$164.00
Retiree & Family	\$5,455.00	\$1,090.00	\$820.00	\$545.00	\$273.00

**POST-65 RETIREES / MEDICARE ELIGIBLE
RETIRED ON OR AFTER JULY 1, 2001**

Post-65 / Medicare Eligible Retirees:

Coverage Tier	15 - 19 Years	20 - 24 Years	25 - 29 Years	30 - 34 Years	35 + Years
Retiree Only	\$526.00	\$105.00	\$79.00	\$53.00	\$26.00
Retiree & Spouse	\$1,052.00	\$210.00	\$158.00	\$106.00	\$52.00
Retiree & Child	\$789.00	\$158.00	\$119.00	\$80.00	\$39.00
Retiree & Family	\$1,315.00	\$263.00	\$198.00	\$133.00	\$65.00

** A credit is defined in the Fox Valley and Vicinity Laborers Pension Fund Plan Document as the number of years of service for vesting and participation purposes.*

The Board of Trustees recognizes 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 in order to 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.



FOX VALLEY & VICINITY LABORERS

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
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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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