



SOUTHERN CALIFORNIA IBEW-NECA TRUST FUNDS

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Date: July, 2009

To: Southern California IBEW-NECA Health Plan Participants

From: Southern California IBEW-NECA Trust Funds Administrative Office

Re: **COBRA Rates for Active Healthcare Coverage – Fixture Cleaners Rates Effective October 1, 2009 through September 30, 2010**

Effective October 1, 2009, the COBRA self-pay rates for coverage in the active healthcare plans are changing. If you are currently participating in COBRA, the new rates will automatically reflect on the October COBRA reminder notice.

Non-Subsidized COBRA Rates – Monthly Rates

Carrier	Current Rates	New Rates
	10/1/08 – 9/30/09	10/1/09 – 9/30/10
Kaiser Permanente HMO	\$640	\$722
Pacificare HMO	\$647	\$709

A Trust Fund **Subsidized COBRA** program is available to participants that qualify. Under the Subsidized COBRA program, you pay a self-payment of \$50.00 for the first three consecutive months. If you do not qualify for the Subsidized COBRA program, non-subsidized COBRA rates are applicable for the entire COBRA coverage period.

The Stimulus Act Subsidized COBRA (ARRA 2009) program may be available to you if you have applied and qualify as an Assistance Eligible Individual. If you lose coverage between 9/1/08 and 12/31/09 you may be eligible for the temporary premium reduction for up to nine months.

For more information on COBRA, please refer to the COBRA section (pages 18 to 24) of the Southern California IBEW-NECA Health Plan Summary Plan Description and Amendments #15, 16, and 26. You may also view this information on the Funds’ website at www.scibew-neca.org.

If you have questions, please contact the Membership Services Department at (323) 221-5861 or toll-free at (800) 824-6935, Monday through Friday between the hours of 9 a.m. and 5 p.m.