

Date: August 2013

To: Southern California IBEW-NECA Health Plan Participants

From: Southern California IBEW-NECA Administrative Trust Funds Office

**Re: COBRA Rates for Active Healthcare Coverage - Inside Wiremen & 9th District
Sound & Communications Participants Effective October 1, 2013**

Effective October 1, 2013, the COBRA continuation of coverage rates in the Active healthcare plan will change. Please refer to the other side of this memo for the new rates. If you are currently participating in COBRA, the new rates will automatically reflect on the October COBRA reminder notice.

The Health Fund offers three COBRA continuation of coverage programs:

- **Core** coverage includes medical/behavioral health, prescription drug benefits and Member Assistance Program (MAP) only.
- **Core Plus** coverage includes medical/behavioral health, prescription drug benefits, dental, vision and MAP.
- A Trust Funds **Subsidized COBRA** program is available to participants that qualify. This program allows you to pay a reduced rate for the first three consecutive months. If you do not qualify for the Trust Funds Subsidized COBRA program, non-subsidized COBRA rates are applicable for the entire COBRA coverage period.

For more information on the COBRA programs, please refer to the COBRA section (pages 22 to 27) of the Southern California IBEW-NECA Health Plan *Summary Plan Description*. You may also view this information on the Funds' website at www.scibew-neca.org.

Rolling 12-Month Open Enrollment

The Plan allows you to change health carriers after enrollment with the same carrier for 12 consecutive months (Active and COBRA participants alike). If you are eligible and interested in changing carriers, please contact the Administrative Trust Funds Office for more information. A carrier change may alter the amount of your COBRA continuation of coverage rate. If you have questions or require additional information on COBRA, please contact the Administrative Trust Funds Office at (323) 221-5861 or toll-free at (800) 824-6935 and ask to speak with a Membership Services Department representative. Our office hours are Monday through Friday from 9 a.m. to 5 p.m.

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Southern California IBEW-NECA Health Trust Funds
COBRA Rates for Active Healthcare Coverage – Inside Wiremen & Sound
Effective October 1, 2013

NON-SUBSIDIZED COBRA RATES (Monthly Rates)

CORE (Medical/Behavioral Health, Prescription Drug, Member Assistance Program)

Carrier	Current Rates through 9/30/13	New Rates 10/1/13-9/30/14
Kaiser Permanente HMO	\$1,122	\$1,111
UnitedHealthcare HMO	\$1,151	\$1,269
Anthem Blue Cross PPO	\$1,061	\$1,268

CORE PLUS

If you choose CORE Plus, dental and vision coverage is included. For those enrolled in the Kaiser Permanente plan, vision is included with the medical coverage. **Life insurance coverage is not included**, but an “Individual Conversion Policy” may be available directly with Anthem Blue Cross. Anthem’s customer service telephone number is (800) 801-6142.

CORE Plus (Medical/Behavioral Health, Prescription Drug, Vision, Dental, Member Assistance Program)

Dental Carrier	Kaiser Permanente HMO	UnitedHealthcare HMO	Anthem Blue Cross PPO
United Concordia PPO	\$1,225	\$1,399	\$1,398
CIGNA DHMO	\$1,167	\$1,342	\$1,341
Delta Dental DHMO	\$1,157	\$1,330	\$1,329
MetLife/Safeguard DHMO	\$1,154	\$1,329	\$1,328
United Concordia DHMO	\$1,162	\$1,336	\$1,335

TRUST FUND SUBSIDIZED COBRA RATES

(First three consecutive months of COBRA coverage)

CORE: The monthly subsidized rate for CORE (medical and prescription drugs) coverage is \$50.00 per month.

CORE Plus (Medical/Behavioral Health, Prescription Drug, Vision, Dental, Member Assistance Program)

Dental Carrier	Kaiser Permanente HMO	UnitedHealthcare HMO & Anthem Blue Cross PPO
United Concordia PPO	\$165	\$181
CIGNA DHMO	\$107	\$123
Delta Dental DHMO	\$96	\$112
MetLife/Safeguard DHMO	\$94	\$110
United Concordia DHMO	\$101	\$118