



# STATIONARY ENGINEERS LOCAL 39 TRUST FUNDS

---

DATE: NOVEMBER 2023

TO: EARLY RETIREE SELF-PAY PARTICIPANTS

FROM: BOARD OF TRUSTEES  
Stationary Engineers Local 39 Health and Welfare Plan

RE: **NEW EARLY RETIREE SELF-PAY PREMIUM RATES**  
**– Effective January 1, 2024**

---

We review the experience of the early retiree self-payment classifications on an ongoing basis for each medical option. Effective January 1, 2024, your monthly premium will either remain the same or increase up to 4.5% depending on the medical option. The attached exhibit outlines the early retiree self-pay rates for each option.

If any premium payment is not received on time, your coverage will be automatically terminated. Once your coverage is terminated for non-payment of a premium, benefits cannot be reinstated, nor claims paid for any period after the termination of coverage.

Should you have any questions regarding the new early retiree self-payment rates, please contact the Administrative Office at 925-208-2280 or toll free at 800-622-0547.

This group health plan believes the Comprehensive Medical Indemnity plan is a "grandfathered health plan" under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted.

Being a grandfathered health plan means that your plan may not include certain consumer protections of the Affordable Care Act that apply to other plans for example the requirement for the provision of preventive health services without any cost sharing. However grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act for example the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the Trust Fund Office 7180 Koll Center Parkway, Suite 200, Pleasanton, CA 94566, telephone number (925) 208-2280. You may also contact the Employee Benefits Security Administration U.S. Department of Labor at 1-866-444-3272 or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). This website has a table summarizing which protections do and do not apply to grandfathered health plans.

Because this Plan is a "grandfathered health plan," we are required by law to provide this notice to you:

*This document has been uploaded and is available on the participant website at: [www.local39benefits.org](http://www.local39benefits.org)*

---

Mailing Address: P.O. Box 1737 ♦ San Ramon, CA 94583  
7180 Koll Center Parkway, Suite 200 ♦ Pleasanton, CA 94566  
Phone 925·208·2280 ♦ Toll Free 800·622·0547 ♦ Facsimile 925·462·0108  
[www.Local39benefits.org](http://www.Local39benefits.org) ♦ [staff@Local39benefits.org](mailto:staff@Local39benefits.org)

# Stationary Engineers Local 39 Health and Welfare Plan

## Exhibit 3: Early Retiree Self-Payment Rates Effective January 1, 2024

Effective Date	January 1, 2023	January 1, 2024	% Change
<b>Indemnity Plan*</b>			
Single	\$1,096.68	\$1,096.68	0.0%
Two-Party	\$2,152.78	\$2,167.23	0.7%
Family	\$3,122.63	\$3,250.84	4.1%
<b>Kaiser Plan</b>			
Single	\$1,392.94	\$1,411.35	1.3%
Two-Party	\$2,785.89	\$2,822.70	1.3%
Family	\$3,944.95	\$3,997.17	1.3%
<b>Blue Shield Plan</b>			
Single	\$1,263.96	\$1,263.96	0.0%
Two-Party	\$2,715.17	\$2,715.17	0.0%
Family	\$4,183.33	\$4,371.33	4.5%

\* Only available to retirees residing outside the Kaiser or Blue Shield HMO service area.