

**SAN FRANCISCO ELECTRICAL WORKERS
HEALTH & WELFARE TRUST**

720 MARKET STREET, SUITE 700 • SAN FRANCISCO, CA 94102
(415) 263-3670 • FAX (415) 263-3674

November 2009

To: Retirees Covered Under the SFEW Health Plan

Each year the Trustees are presented with a report from the Plan Consultants on revisions to early retiree co-payments. These co-payments are automatically adjusted each year in direct proportion to the changes in Plan costs that have continued to increase over the years. Noting that all participants should play a role in ensuring the financial health of the Plan, the Trustees also review regular and disabled retiree co-payments on an annual basis. The following represents the revised monthly retiree co-payments that will take effect January 1, 2010.

Early Retirees (Age 55-62)		
Plan	Current Monthly Payment	New Monthly Payment
Kaiser	1,251.00	1,298.00
Blue Shield (HMO)	1,220.00	1,328.00
Self Funded Plan (PPO)	1,744.00	1,944.00

Early Retirees (Age 62-64) who will reach Full Retiree Membership status at age 65*		
Plan	Current Monthly Payment	New Monthly Payment
Kaiser-Single	500.00	519.00
Kaiser-Family	750.00	785.00
Blue Shield (HMO)-Single	488.00	531.00
Blue Shield (HMO)-Family	732.00	797.00
Self Funded Plan (PPO)-Single	698.00	778.00
Self Funded Plan (PPO)-Family	1,046.00	1,166.00

*Full Retiree Status at age 65: Under age 59 at the time hourbank runs out following retirement.

Regular Retirees (Age 62-64) [Full Status Membership at age 62**]		
Plan	Current Monthly	New Monthly

-OVER-

	Payment	Payment
Kaiser	350.00	400.00
Blue Shield (HMO)	350.00	400.00
Self Funded Plan (PPO)	350.00	400.00

**Full Retiree Status at age 62: Age 59 or older at the time hourbank runs out following retirement.

Disabled Retirees (under age 65)/ & Surviving Spouses (All Plans)		
Age	Current Monthly Payment	New Monthly Payment
Under Age 65	300.00	350.00
Over Age 65 retirees who attained, or will attain, age 75 on or after 1/1/2007	125.00	150.00
Retirees who attained Age 75 before 1/1/2007	0.00	0.00

For retirees who have authorized automatic deduction from their pension benefits, the adjusted co-payment will be reflected in your December 2009 payment for January 2010 coverage. The December billing statement (for January Coverage) will be adjusted to reflect the change for those who are paying by check.