SAN FRANCISCO ELECTRICAL WORKERS HEALTH & WELFARE PLAN
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November 2026

To: Retirees Covered Under the SFEW Health and Welfare Plan

From: Plan Office

NOTICE REGARDING INCREASE TO RETIREE MONTHLY COPAYMENTS

Each year the Trustees are presented with a report from the Plan Consultants on adjustments to the retiree copayments. The following table includes the adjusted monthly rates that will take effect on February 1, 2027. Recognizing that participants, including retirees, must continue to play a role in ensuring the financial health of the Plan, the co-payments were adjusted in direct proportion to the changes in Plan costs that occurred this year. For retirees who have authorized automatic deduction from their pension benefits, the adjusted monthly payment will be reflected in the January 2027 pension check or electronic transfer. The January billing statement (for February Coverage) will be adjusted to reflect the change for those who are paying by check.

Early Retirees (Age 55-62)		
Plan	**Current Monthly Payment**	**Monthly Payment Effective 2/1/2027**
Kaiser Family	**$2,727.00**	**$2,865.00**
Blue Shield (HMO) Family	**$2,682.00**	**$3,127.00**
Self Funded Plan (PPO)	**$2,922.00**	**$3,407.00**

OVER

Early Retirees (Age 62-64) who will reach Full Retiree Membership status at age 65*		
Plan	**Current Monthly Payment**	**Monthly Payment Effective 2/1/2027**
Kaiser-Single	**$1,091.00**	**$1,091.00**
Kaiser-Family	**$1,636.00**	**$1,636.00**
Blue Shield (HMO)-Single	**$1,073.00**	**$1,073.00**
Blue Shield (HMO)-Family	**$1,609.00**	**$1,609.00**
Self Funded Plan (PPO)-Single	**$1,169.00**	**$1,169.00**
Self Funded Plan (PPO)-Family	**$1,753.00**	**$1,753.00**

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

Early Retirees (Age 62-64) who will reach Full Retiree Membership status at age 62**		
Plan	**Current Monthly Payment**	**Monthly Payment Effective 2/1/2027**
Kaiser	**$916.00**	**$916.00**
Blue Shield (HMO)	**$916.00**	**$916.00**
Self Funded Plan (PPO)	**$916.00**	**$916.00**

**Full Retiree Status at age 62: Age 59 or older at the time hour bank runs out following retirement or have satisfied the Pension Plan Rule of 85.

Other Retiree Categories (All Plans)		
Plan	**Current Monthly Payment**	**Monthly Payment Effective 2/1/2027**
Surviving Spouses and Under Age 65 Disabled Retirees	**$788.00**	**$788.00**
Over Age 65 retirees who attained, or will attain, age 75 on or after 1/1/2007	**Single $316.00** **Family $632.00**	**Single $316.00** **Family $632.00**
Retirees who attained Age 75 before 1/1/2007	**$0.00**	**$0.00**