

Rocky Mountain UFCW Unions & Employers Health Benefit Plan

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Important Notice Regarding Retiree Premium Rates For Retirees Who Have Their Monthly Premium Self-Payments Auto-Deducted from Their Pension Benefit

Please read this carefully and note the applicable changes in your monthly retiree premium.

The Trustees of the Rocky Mountain UFCW Unions & Employers Health Benefit Plan reviewed the current retiree premium rates and determined that it is necessary to increase the monthly premium rates effective January 1, 2011. The chart below shows the rates for 2011.

Save money—pay your monthly retiree premium electronically. In addition to the retiree premium rate increases noted above, the Trustees will implement a monthly fee of \$25 effective April 1, 2011, for retirees who pay their monthly retiree premium with a check, rather than having their premium deducted from their monthly pension check ("auto-deduction") or having their premium sent to the Plan directly from their bank account in an electronic format. Retirees who do not pay by auto-deduction or electronically will be required to pay the \$25 fee in addition to their monthly premium. **The \$25 fee will not affect you if you continue to take advantage of the auto-deduction option from your pension benefit.**

Monthly Retiree Premium Rates for 2011

	All Covered Retirees and Dependents <i><u>Not Eligible</u></i> for Medicare	All Covered Retirees and Dependents <i><u>Eligible</u></i> for Medicare	Split Rate (One Covered Retiree or Dependent <i>Not Eligible</i> for Medicare <i>and</i> One <i>Eligible</i> for Medicare)
Current Rate	\$640.00	\$287.00	\$545.00
Rate Effective 1/1/2011	\$735.00	\$330.00	\$625.00
Rate Effective 4/1/2011 If You Pay by Auto-deduction or Electronically	\$735.00	\$330.00	\$625.00
Rate Effective 4/1/2011 If You Pay by Check	\$760.00	\$355.00	\$650.00

(over)

Important Reminder: If you or one of your covered Dependents is eligible for Medicare, you must apply for Medicare Parts A and B. Note that you must actively enroll in Medicare; coverage is not automatic. Whether you enroll or not, once you're eligible for Medicare, the Plan will treat you as if you had enrolled. This means that if you haven't enrolled for Medicare when eligible, benefits provided by the Retiree Health Plan will be reduced as though you were enrolled in Medicare Parts A and B.

For more information about the monthly retiree premium increases noted in this letter, contact the Plan Office at 303-430-9334 or toll-free at 800-527-1647.

Sincerely,

The Board of Trustees