

**LITHOGRAPHERS & PHOTOENGRAVERS LOCAL 285 WELFARE FUND
EMPLOYER/EMPLOYEE CONTRIBUTIONS - 2013-14 PLAN YEAR**

ALL EMPLOYEE CONTRIBUTIONS BASED ON 48 PAY PERIODS. PLAN YEAR IS MARCH 1, 2013 - FEBRUARY 28, 2014.

Kaiser Plan:
Package Cost/Month:

SELECT DHMO \$895.02		SIGNATURE \$1,000.23		SELECT HIGH \$1,105.07		PPO OOA \$1,060.17	
Employer Monthly Contrib	Employee Weekly Contrib	Employer Monthly Contrib	Employee Weekly Contrib	Employer Monthly Contrib	Employee Weekly Contrib	Employer Monthly Contrib	Employee Weekly Contrib
\$760.00	\$33.76	\$760.00	\$60.06	\$760.00	\$86.27	\$760.00	\$75.04
\$895.02	\$0.00	\$1,000.23	\$0.00	\$1,105.07	\$0.00	\$1,060.17	\$0.00
\$850.00	\$11.26	\$850.00	\$37.56	\$850.00	\$63.77	\$850.00	\$52.54
\$804.00	\$22.76	\$804.00	\$49.06	\$804.00	\$75.27	\$804.00	\$64.04
\$875.00	\$5.01	\$875.00	\$31.31	\$875.00	\$57.52	\$875.00	\$46.29
\$724.00	\$42.76	\$724.00	\$69.06	\$724.00	\$95.27	\$724.00	\$84.04
\$689.00	\$51.51	\$689.00	\$77.81	\$689.00	\$104.02	\$689.00	\$92.79
n/a		n/a		\$1,105.07	\$0.00	n/a	
\$895.02	\$0.00	\$950.12	\$12.53	\$1,000.00	\$26.27	\$980.10	\$20.02
\$840.00	\$13.76	\$840.00	\$40.06	\$840.00	\$66.27	\$840.00	\$55.04
\$875.00	\$5.01	\$875.00	\$31.31	\$875.00	\$57.52	\$875.00	\$46.29
\$865.00	\$7.51	\$865.00	\$33.81	\$865.00	\$60.02	\$865.00	\$48.79
\$942.97	\$0.00	\$942.97	\$14.32	\$942.97	\$40.53	\$942.97	\$29.30

Employer

BB - Doyle Printing & Offset
BB - H&H Bindery
BB - H&H Bindery **NEW EES***
BB - McArdle Printing
BB - Mosaic
BB - Peake Delancey
BB - Raff Embossing & Foilcraft
Raff Embossing - NonUnion
L - Daily Record**
L - Kelly Press
L - Mosaic
L - Mosaic Learning
Union HQ Staff

NOTES:

BB - for waived coverage employer contribution is \$544/month.

Package price includes premiums for Kaiser, GDS, NVA, and Mutual of Omaha (Life & WDI).

*H&H Bindery - company is paying 100% for current 3 employees. New employees hired after 7/1/12 get NEW EES rate.

**Daily Record pays 50% of increase in plan cost, up to \$1000/month.

JS orig 2/1/13, rev (H&H) 4/2/13

LITHOGRAPHERS & PHOTOENGRAVERS LOCAL 285 WELFARE FUND

FINAL RENEWAL RATES - 3/1/13

ACTIVE EMPLOYEES

	13-14 Carrier Monthly Rate	COBRA 3/1/13	NOTES
Kaiser DHMO Select Low	\$837.16	\$900.87	→ All 2013-14 rates are effective 3/1/13. → "DHMO Select Low" replaces the "HMO Select Low" option from 2012-13. → "OOA PPO High" was eliminated effective 3/1/13. → COBRA rates include 5.5% operating expense load plus 2%.
Kaiser HMO Signature	\$942.37	\$1,014.08	
Kaiser HMO Select High	\$1,047.21	\$1,126.90	
Kaiser OOA PPO	\$1,002.31	\$1,078.59	
GDS Dental	\$35.86	\$38.59	
NVA Vision	\$6.70	\$7.21	
Mutual of Omaha Life/AD&D	\$6.20	NO COBRA	
Mutual of Omaha A&S	\$9.10	NO COBRA	

Active Employee Packages:	2013-14 Charged Monthly Total	NOTES
Select DHMO/GDS/NVA/Omaha	\$895.02	These rates include \$0 Operating Expense Load for the 2013-14 plan year, per Trustee Action. If the load had been included, it would have been \$55.07 pepm (5.5%).
Signature/GDS/NVA/Omaha	\$1,000.23	
Select High/GDS/NVA/Omaha	\$1,105.07	
OOA Low/GDS/NVA/Omaha	\$1,060.17	
Waived Coverage (Bookbinders Only)		\$544.00

LITHOGRAPHERS & PHOTOENGRAVERS LOCAL 285 WELFARE FUND

AS OF 3/1/13

FINAL RETIREE COVERAGE - 8.5% ADMINISTRATIVE LOAD

Billed to Retiree Including 8.5%			
Carrier Monthly Rate	Admin	NOTES	
<u>MEDICAL COVERAGE - OVER 65</u>			
<u>GCCNHWF Fund (National Fund)</u>			
Kaiser Medicare Plan A	\$398.90	\$432.81	Kaiser Medicare & National Fund: Carrier rates effective 1/1/13, subject to change on 1/1/14.
	\$208.55	\$225.74	
Kaiser Medicare Plan C++	\$258.70	\$280.55	
<u>MEDICAL COVERAGE - UNDER 65</u>			
<u>Kaiser DHMO Select Low</u>			
Kaiser HMO Signature	\$837.16	\$908.32	→ These rates are effective 3/1/13. → "DHMO Select Low replaces "HMO Select Low" option from 2012-13. → "OOA High" was eliminated 3/1/13.
Kaiser HMO Select High	\$942.37	\$1,022.47	
	\$1,047.21	\$1,136.22	
Kaiser OOA PPO	\$1,002.31	\$1,087.51	
<u>Mutual of Omaha - \$4k life</u>			
Mutual of Omaha - \$20k life*	\$1.16	\$1.27	(Life only, no AD&D)
	\$5.80	\$6.34	(Life only, no AD&D)
GDS Dental	\$35.86	\$38.91	Rate effective 3/1/13.
NVA Vision	\$6.70	\$7.32	
Retirees may purchase each plan separately, but if they miss a payment they are terminated.			

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but if they miss a payment they are terminated.

* This is a grandfathered group.

** These rates do not represent exactly 8.5% load, but were set by Trustee action to maintain previous year rates.

js 1/10/13