



## CONNECTICUT LABORERS' HEALTH FUND

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May 11, 2022

To all Active, Retired, and COBRA participants.

Please be advised that the Connecticut Laborers' Health Fund Board of Trustees, at their meeting held on April 26, 2022, voted unanimously to implement a Self-Funded Life Benefit for all participants who retire in the Connecticut Laborers' Pension Fund with Thirty (30) or more Pension Credits, effective June 1, 2022, in the amount of Five Thousand Dollars (\$5,000.00).

As you know, when a participant retires, if they meet the eligibility requirements, they have the option to elect and pay for Health Coverage when they retire. If they do elect and pay for Health Coverage they automatically have a Five Thousand Dollars (\$5,000.00) Insured Life Benefit if they pass away on the Medicare Advantage Plan; or, a Ten Thousand Dollar (\$10,000.00) Insured Life Benefit if they pass away prior to becoming eligible for Medicare.

This new Self-Funded Life Benefit from the Health Fund is afforded to all of our participants who retire in the Connecticut Laborers' Pension Fund with Thirty (30) or more Pension Credits, even if they didn't elect and pay for Health Coverage when they retired.

Therefore, if a participant retires in the Connecticut Laborers' Pension Fund with Thirty (30) or more Pension Credits; and, has elected and continues to pay for Health Coverage, when that retiree passes away, the retiree's beneficiary will receive BOTH the insured Life Benefit (\$5,000 for Medicare retirees or \$10,000 for retirees not yet eligible for Medicare) as well as the Self-Funded Life Benefit of \$5,000.

Sincerely,

Board of Trustees