

Duluth Building Trades Health Fund  
Contribution and Self-Payment Rates Effective May 1, 2025

| Class of Coverage   | Old Rate   | New Rate          |
|---|------------|-------------------|
| Active Employees (\$10.88 x 135 hours)                          | \$1,431.00 | <b>\$1,468.80</b> |
| Active Self-Pay Employees (\$10.58 x 135 hours)                 | \$1,390.50 | <b>\$1,428.30</b> |
| Active Reduced Benefits Self-Pay Employees (\$9.53 x 135 hours) | \$1,248.75 | <b>\$1,286.55</b> |
| Owner Operators (\$10.88 x 160 hours)                           | \$1,696    | <b>\$1,740.80</b> |
| Non-Bargaining Unit Employees (\$10.88 x 160 hours)             | \$1,696    | <b>\$1,740.80</b> |
| Non-Medicare Retirees Option 1 - Member; Member & Children      | \$700      | <b>\$728</b>      |
| Non-Medicare Retirees Option 2 - Member; Member & Children      | \$971      | <b>\$1,010</b>    |
| Non-Medicare Retirees Option 1 - Family                         | \$1,401    | <b>\$1,457</b>    |
| Non-Medicare Retirees Option 2 - Family                         | \$1,557    | <b>\$1,619</b>    |
| Medicare Retiree and Non-Medicare Retiree Option 1 - Family     | \$977      | <b>\$1,016</b>    |
| Medicare Retiree and Non-Medicare Retiree Option 2 - Family     | \$1,073    | <b>\$1,116</b>    |
| Medicare Retirees Option 1 - Member; Member & Children          | \$265      | <b>\$276</b>      |
| Medicare Retirees Option 2 - Member; Member & Children          | \$437      | <b>\$454</b>      |
| Medicare Retirees Option 1 - Family                             | \$528      | <b>\$549</b>      |
| Medicare Retirees Option 2 - Family                             | \$607      | <b>\$631</b>      |
| Surviving Spouse Option 1 - Family                              | \$700      | <b>\$728</b>      |
| Surviving Spouse Option 2 - Family                              | \$971      | <b>\$1,010</b>    |
| COBRA - Family  | \$1,630    | <b>\$1,772</b>    |
| COBRA Reduced Benefits - Family                                 | \$1,549    | <b>\$1,677</b>    |
| COBRA Extended Disability - Family                              | \$2,397    | <b>\$2,606</b>    |
| COBRA Reduced Benefits Extended Disability- Family              | \$2,278    | <b>\$2,466</b>    |