

Lithographers 285 and Pressmen 72

Proposed Terms

Contributions

Employer Contributions

5% increase annually

Employee Contributions

L285: Currently about 33% of premiums

33% → 25% (phased in over three years)

L72: Currently about 16% of premiums

16% → 25% (phased in over three years)

Plan of Benefits - phase in changes over 2 years

L72 HMO1 (Signature – 33 enrollees) → L285 HMO2 (Signature – 26 enrollees)

- L72 specialist copay increase (\$20 → \$25)
- Rx copays increase

L72 DHMO6 (Signature – 97 enrollees) → L285 DHMO6 (Low – 34 enrollees)

- L72 coinsurance increase (10% to 20%)
- L72 copay increases (+\$10)
- Rx copays increase

L72 DHMO7 (Select – 1 enrollee) → Remove

L285 DHMO16 (High – 13 enrollees) → Keep

L72 DHMO1 (Min Value – 19 enrollees) → Keep, except Rx copays

Board of Trustees

Make-up: 10 Trustees

Union Trustees

3 Trustees selected by Local 285-M

2 Trustees selected by Local 72-C

Employer Trustees

If contested: determined by election, with voting strength prorated by number of covered employees

Meetings

- Year 1: Four in-person meetings
- Year 2+: One in-person meeting, three virtual meetings
- Annual Budget Review

Vendors

Medical	Kaiser
Life, AD&D	Mutual of Omaha
Dental	RFP / shop
Vision	RFP / shop
Administrator	Associated
Broker	Lakeshore
Auditor	RFP
Counsel	RFP
Investment Consultant	Philadelphia Trust Company
Actuary / Consultant	Cheiron

Plan Assets

Invested in accordance with IPS