

DATE: DECEMBER 2, 2024

ATTN: LOCAL UNION PRINCIPAL OFFICERS

RE: 2025 MONTHLY PREMIUM RATES FOR RETIREE HEALTH PLAN BENEFITS

The Board of Trustees reviews the monthly premiums required for Retiree Health Plan coverage at the end of each year and is pleased to announce that based on the continued strong performance of the Central States Health Plan, there will be a very minimal increase in the monthly premiums for 2025. The Retiree Health Plan rates continue to be well below industry standards for comparable plans.

NON-UPS RETIREES (PLAN R4)

The new rates are effective February 1, 2024 for retirees who retired after 11/17/2003:

Retiree's Age at Retirement	Contribution Rate Per Person		
	2025	2024	Increase
62-64	\$100	\$100	\$0
61	\$264	\$256	\$8
60	\$374	\$363	\$11
59	\$461	\$447	\$16
58	\$529	\$513	\$16
57	\$599	\$581	\$18

TFORCE RETIREES (Transition PLAN R4)

The new transition rates for TForce members who retire between January 1, 2025 and December 31, 2025 are:

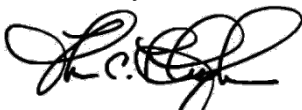
Retiree's Age at Retirement	Contribution Rate Per Person
	2025
62-64	\$100
61	\$264
55- 60	\$400

UPS RETIREES (PLAN RU AND PLAN RV)

The Retiree Health Plan premium for a UPS retiree under Plan RU or Plan RV remains **\$200 for one-person** and **\$400 for family** coverage. Under the terms of the UPS collective bargaining agreement, the Retiree Health Plan premiums will remain unchanged at \$200 for one-person and \$400 for family coverage for the duration of the agreement.

As always, the Trustees strive to keep the retiree contributions as affordable as possible and this year's minimal increase on the retiree rates reflects that goal. The Retiree Health Plan remains an exceptional value for our retirees. If you have any questions, please contact Michael Mullane at (847) 939-2297 or your Field Service Representative.

Sincerely,



Thomas C. Nyhan
Executive Director