



SMART LOCAL 36 BENEFIT FUNDS

2319 CHOUTEAU AVE., STE. 300
ST. LOUIS, MO 63103

November 1, 2016

Dear Participant,

The Trustees review claim experience for all retirees on an annual basis to determine if claim cost are in line with the agreed upon subsidy by the active membership. This past year the claims experience for the Non Medicare Retirees was high. Because of the adverse claims experience the Non Medicare Retiree rates are being adjusted. The rates are being increased by 2%. Please contact the Benefits Office if you have any questions.

The following premium changes will take effect on 01/01/2017:

	01/01/2016 Rate	01/01/2017
<i>NMR Plan A (all coverage)</i>		
Tier 1	\$422.37	\$430.27
Tier 2	\$464.59	\$473.27
Tier 3	\$506.77	\$516.24
<i>NMR Plan B (all coverage)</i>		
Tier 1	\$367.26	\$374.12
Tier 2	\$404.00	\$411.55
Tier 3	\$440.73	\$448.97
<i>NMR A (no dental)</i>		
Tier 1	\$394.74	\$402.64
Tier 2	\$434.21	\$442.89
Tier 3	\$473.67	\$483.14
<i>NMR B (no dental)</i>		
Tier 1	\$343.25	\$350.11
Tier 2	\$377.57	\$385.12
Tier 3	\$411.89	\$420.13