

To: All Commercial Division Retiree Participants and Beneficiaries in the Health and Benefit Trust Fund of the International Union of Operating Engineers Local 94-94A-94B, AFL-CIO (“Plan”)

From: The Health and Benefit Trust Fund of the International Union Operating Engineers Local 94-94A-94B, AFL-CIO (“Health and Benefit Fund”)

Date: November 10, 2025

Re: Commercial Division - Retiree Premium Increases Effective December 1, 2025

As you may recall, retiree premiums are subject to change from time to time. Effective December 1, 2025, listed below are the updated Retiree premiums for each Commercial Retiree Benefit Plan. Please note, only the family coverage premiums for the Commercial Retiree Basic and the Commercial Retiree Medicare Plans are increasing December 1, 2025.

Retiree Plans	Retiree Premium effective 12/1/2025	
	Individual Coverage	Family Coverage
Commercial Retiree Basic*	\$475.00	\$565.00
Commercial Retiree Medicare	\$475.00	\$565.00
Commercial Retiree PPO	\$1,185.00	\$1,185.00

If you are enrolled in family coverage for the Commercial Retiree Basic* or Commercial Retiree Medicare Plans and your premiums are being deducted via ACH, you must also complete the enclosed *Commercial Agreement for Automatic Debit Withdrawal Retiree Benefits (form)* authorizing the dollar amount for the new Retiree premium effective December 1, 2025. **You must complete the enclosed form and return it to the Fund Office by November 26, 2025, if you are enrolled in family coverage with the Commercial Retiree Basic* or Commercial Retiree Medicare plans.**

If you are not in one of these two Plans, your premium remains unchanged, your current ACH authorization on file remains valid, and you do not need to update your ACH authorization.

For this month only, ACH transactions, for ALL Plans, will be debited from participants’ bank accounts on November 28th instead of November 20th.

NOTE: If you are currently paying your premium by check, your monthly premium payment is due on the 20th of the prior month or the next immediately following business day if the 20th of the month falls on a weekend or federal holiday. (For example, in order to maintain your January 1, 2026 coverage, your monthly premium payment check must be received by the Fund Office no later than December 22, 2025 due to the weekend.) For this month only, the Fund will accept your premium payment via check through November 26, 2025.

Please remember there is a grace period of thirty (30) days to pay the monthly Retiree premium payment. If payment of the amounts due is not made by the end of the applicable thirty (30) day grace period, your health coverage under the Plan will terminate as of the end of the last month for which you timely paid and, thereafter, **cannot** be reinstated. Administrative extensions will not be granted beyond the 30-day grace period.

If you have any questions, please contact the Health and Benefit Fund directly at 212-331-1800.

encl: *Commercial Agreement for Automatic Debit Withdrawal (ACH Debit) Retiree Benefits Effective 12/1/2025*

*Effective September 1, 2025, the Basic Retiree Benefit option was closed to participants who were not already enrolled in that option.