



## Health and Welfare Fund

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Effective June 1, 2006 eligibility, retiree health care self payment levels will be service-based (based on your length of service). This means that the percentage of the cost of the Fund subsidizes, and ultimately your cost for health care coverage, will depend upon your years of service with Ohio Carpenters at the time of your retirement.

The table below shows the percentage that the Fund will subsidize according to years of service.

Years of Service	Fund Subsidy %
0 - 9	0%
10 - 19	30%
20 - 29	40%
30+	50%

As the table above illustrates, if you have over 30 years of service, the Fund would pay 50% of the cost for your health care coverage. Whereas, if you retired with less than ten years of service, the Fund would not provide a subsidy forward your health care self payment amount.

Changing to service-based self payment rates will provide a higher subsidy to those who worked the most years with Ohio Carpenters.

If you have any questions, please contact the Fund office.

Sincerely,

Board of Trustees of the  
Ohio Carpenters Health  
and Welfare Fund