

**Steelworkers Health and Welfare Fund  
Rate Proposal  
to**

**OPEIU Local 45 (All Locations)**

**Effective Date:      January 1, 2020 through December 31, 2020**

Plan Options	Monthly Rates		
	Individual	Carrier	Term (# of mos.)
<b>Medical/Prescription Drug:</b>		<b>Highmark</b>	<b>12</b>
➤ Freedom Blue PPO – Option 1	\$260		
➤ Freedom Blue PPO – Option 2	\$155		

<b>Terms and Conditions</b>
<ul style="list-style-type: none"> <li>➤ All benefit programs proposed by the Fund are done so under the terms of a group contract.</li> <li>➤ Fund Plan is full replacement for all current plans.</li> <li>➤ Eligible participants must have Medicare A and B.</li> <li>➤ There is a minimum 45 day implementation time period, as Medicare Advantage does not allow retroactive enrollment or disenrollment.</li> </ul>