

IBEW LOCAL NO. 150 HEALTH & WELFARE FUND
COBRA AND RETIREE SELF-PAY RATES

The current COBRA rates effective July 1, 2025 are shown below:

COBRA		Medical		M/D/V
Single COBRA	CS	\$743.00	CT	\$794.50
Family Coverage	CS	\$2,199.20	C2	\$2,351.70
Over Age Dep Child	C3	\$743.00	C4	\$794.50
Retiree or Spouse or Ex-Spouse Under age 65	C5	\$1,699.00	C6	\$1,750.50
Retiree Under age 65 with Family	C7	\$4,188.50	C8	\$4,346.40
Spouse or Ex-Spouse (Age 65 and over)	C9	\$607.70	CA	\$659.20
Spouse or Ex-Spouse (Age 65 and over) WITH Dependents	CB	\$1,398.20	CC	\$1,504.60
Retiree or Spouse or Ex-Spouse (Under age 65) WITH Dependents	CD	\$2,489.60	CE	\$2,595.90

Based on the projected costs for the 12-month period beginning July 1, 2026, we have determined the COBRA rates as shown below.

COBRA	Medical	M/D/V
Single	\$664.00	\$712.00
Family	\$1,965.00	\$2,108.00

The rates include 2% for administration as permitted by the COBRA regulations.

The retiree rates effective July 1, 2026 are shown below:

Monthly Self Pay Rates Effective July 1, 2026		
Retiree	Medical	M/D/V
Retiree <65 without Medicare - Single	\$1,699.00	\$1,750.50
Retiree <65 without Medicare - Family	\$3,398.00	\$3,501.00
Retiree <65 without Medicare High Deductible Plan - Single	\$1,380.60	\$1,422.50
Retiree <65 without Medicare High Deductible Plan - Family	\$2,761.20	\$2,845.00
Retiree/Surviving Spouse 65+ with Medicare - Single	\$295.00	\$346.00
Retiree/Surviving Spouse 65+ with Medicare - Family	\$590.00	\$692.00
Surviving Spouse <65 without Medicare - Single	\$1,189.30	\$1,240.80
Surviving Spouse <65 without Medicare - Family	\$2,378.60	\$2,481.60