

**Exhibit**  
**Sheet Metal Workers' Local 73 Welfare Fund**  
**Monthly Self Payment Rates**  
**Rates Effective March 1, 2026**

**Single Coverage**  
**Increment Per Year of Service: \$16.00 non-Medicare/\$3.00 Medicare**

Year of Service	Age Less Than 60 Years	Age 60-61 Years	Age 62-64 Years	Medicare Advantage		Wraparound w/Surcharge	
				Age 65 With Subsidy	Age 65 Without Subsidy	Age 65 With Subsidy	Age 65 Without Subsidy
Retired Before 3/1/2005	\$195	\$178	\$117	\$93	\$141	\$182	\$250
35+	\$195	\$178	\$117	\$93	\$141	\$182	\$250
34	\$211	\$194	\$133	\$96	\$144	\$185	\$253
33	\$227	\$210	\$149	\$99	\$147	\$188	\$256
32	\$243	\$226	\$165	\$102	\$150	\$191	\$259
31	\$259	\$242	\$181	\$105	\$153	\$194	\$262
30	\$275	\$258	\$197	\$108	\$156	\$197	\$265
29	\$291	\$274	\$213	\$111	\$159	\$200	\$268
28	\$307	\$290	\$229	\$114	\$162	\$203	\$271
27	\$323	\$306	\$245	\$117	\$165	\$206	\$274
26	\$339	\$322	\$261	\$120	\$168	\$209	\$277
25	\$355	\$338	\$277	\$123	\$171	\$212	\$280
24	\$371	\$354	\$293	\$126	\$174	\$215	\$283
23	\$387	\$370	\$309	\$129	\$177	\$218	\$286
22	\$403	\$386	\$325	\$132	\$180	\$221	\$289
21	\$419	\$402	\$341	\$135	\$183	\$224	\$292
20	\$435	\$418	\$357	\$138	\$186	\$227	\$295
19	\$451	\$434	\$373	\$141	\$189	\$230	\$298
18	\$467	\$450	\$389	\$144	\$192	\$233	\$301
17	\$483	\$466	\$405	\$147	\$195	\$236	\$304
16	\$499	\$482	\$421	\$150	\$198	\$239	\$307
15	\$515	\$498	\$437	\$153	\$201	\$242	\$310
14	\$531	\$514	\$453	\$156	\$204	\$245	\$313
13	\$547	\$530	\$469	\$159	\$207	\$248	\$316
12	\$563	\$546	\$485	\$162	\$210	\$251	\$319
11	\$579	\$562	\$501	\$165	\$213	\$254	\$322
10	\$595	\$578	\$517	\$168	\$216	\$257	\$325

- Family rates are 2 times the above rates if you and your spouse are both under age 65, or if you and your spouse are both over age 65.
- For a couple where 1 individual is on Medicare and 1 is off Medicare before March 1, 2010, the monthly rate is \$275.00 per month under the Medicare Advantage program and \$364.00 per month under the Wraparound plan option.
- For a couple where 1 individual is over 65 (Medicare) and 1 is under 65 (Non-Medicare) on or after March 1, 2010, the monthly rate is based on the Retiree's age plus the Spouse's age plus the number of pension credits the Retiree had at the Retirement Date.
- Rates change based on an individual's birthdate. For example (according to the schedule above) if an individual is 61 years old, has 35 credits, has a birth date of June 15th and was paying \$178.00 per month, then effective July 1st his monthly rate would decrease from \$178.00 to \$117.00 since he is now 62 years old on July 1st.
- Dependent Children have a rate of \$110.00 per month.

Methodology - The Required Increase Effective March 1, 2026 of 22.8% is multiplied by the March 1, 2025 35+ years of service rates and rounded to the nearest dollar. The Rates for service of 10-34 years are determined by adding \$16.00 for each year of service increment for Non-Medicare rate categories and \$3.00 for Medicare rate categories.