

# MASTERS, MATES AND PILOTS PLANS

700 MARITIME BOULEVARD, SUITE A  
LINTHICUM HEIGHTS, MD 21090-1996

ADMINISTRATOR  
PATRICK McCULLOUGH

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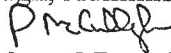
TELEPHONE  
(410) 850-8500

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Date: September 16, 2021

To: All Pilot Branches

From: Patrick McCullough, Administrator



Re: **M.M.& P. Health and Benefit Plan  
Contribution Rates effective 10/01/2021**

The Chairman and the Secretary of the Board of Trustees of the Masters, Mates and Pilots Health and Benefit Plan, in consultation with Pilot representatives Captain Kenneth Carlson and Captain George Quick after much discussion, have agreed to increase the Pilot rates to 3.7% effective October 1, 2021. The Plan's consultant's recommendation is to increase these rates by 6.2% effective October 1, 2021 including the stop loss premium pass through. However, the Pilot representatives agreed, that due to the reduction in the cruise industry and other Pilot traffic because of COVID 19, the rates should increase by 3.7%.

Pilot utilization and contribution data were submitted to the Plan's consultants at The Segal Company for determination of the appropriate contribution rate for this period. These rates take into consideration proportionate administrative expenses, and the projected trend increases over the next year. The 2022 Segal Health Plan Cost Trend Survey is not yet ready for publication but a draft report presently shows medical costs increasing 7.3%, prescription drug costs increasing 8.4% (13.4% for specialty) and dental costs increasing 3.1%. When the Segal Survey is ready, I will forward it to you for your review.

Please note over the last few years the M.M.&P. Health & Benefit Plan has provided increases in Plan benefit coverage with minimal rate increases. At the same time, the Plan is dealing with high medical inflation in particular the rampant price increases in prescription drug costs.

The October Pilot Branch billings will reflect a 3.7% increase (attached). Please feel free to call me if you have any questions at 410-850-8600 or contact me by e-mail at pmccullough@mmppplans.com. You can also contact Ken Ryan at 410-850-8617 or by e-mail at kryan@mmppplans.com.

PMcC/lj

cc: Captain Donald Marcus, Chairman  
Mr. Edward Morgan, Secretary  
Captain George Quick  
Captain Kenneth Carlson  
Patrick McCullough  
Kenneth Ryan  
Barry Slevin, Esq.  
Aldwin Frias



**MASTERS, MATES & PILOTS HEALTH & BENEFIT PLAN**

<b>PILOT CONTRIBUTION RATES 10/01/2021 (3.7% Increase)</b>					
	Single Active (A) Retired (R)	Family	Retired Over 65	Retired Couple Both 65	Retired Couple 1 Over 65 1 Under 65
Base Rate Effective 10/01/2019	\$1083.00 (A) \$1227.00 (R)	\$2635.00 (A) \$2634.00 (R)	\$ 553.00	\$ 951.00	\$1527.00
Stop Loss Pass Thru	\$ 172.00	\$ 172.00	\$ 172.00	\$ 172.00	\$ 172.00
New Pilot Rate With Stop Loss	\$1255.00 (A) \$1399.00 (R)	\$2807.00 (A) \$2806.00 (R)	\$ 725.00	\$1123.00	\$1699.00

<b>PILOT CONTRIBUTION RATES 04/01/2021 Stop Loss Increase 04/01/2021 NO CHANGE</b>					
	Single Active (A) Retired (R)	Family	Retired Over 65	Retired Couple Both 65	Retired Couple 1 Over 65 1 Under 65
Base Rate Effective 10/01/2019	\$1038.00 (A) \$1177.00 (R)	\$2535.00 (A) \$2534.00 (R)	\$527.00	\$911.00	\$1466.00
Stop Loss Pass Thru	\$ 172.00	\$ 172.00	\$172.00	\$172.00	\$ 172.00
New Pilot Rate With Stop Loss	\$1210.00 (A) \$1349.00 (R)	\$2707.00 (A) \$2706.00 (R)	\$699.00	\$1083.00	\$1638.00



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PATRICK McCULLOUGH

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(410) 850-8500

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(410) 850-8655

Date: September 15, 2022

To: All Pilot Branches

From: Patrick McCullough, Administrator

Re: **M.M.& P. Health and Benefit Plan**  
**Contribution Rates effective 10/01/2022**

The Chairman and the Secretary of the Board of Trustees of the Masters, Mates and Pilots Health and Benefit Plan, in consultation with Pilot representatives Captain Kenneth Carlson and Captain George Quick after much discussion, have agreed to increase the Pilot rates to 3.7% effective October 1, 2022. The Plan's consultant's recommendation is to increase these rates by 5% effective October 1, 2022 including the stop loss premium pass through. However, the Pilot representatives agreed, that due to the increase in inflation and possible cost savings, the rates should increase by 3.7%.

Pilot utilization and contribution data were submitted to the Plan's consultants at The Segal Company for determination of the appropriate contribution rate for this period. These rates take into consideration proportionate administrative expenses, and the projected trend increases over the next year. The 2023 Segal Health Plan Cost Trend Survey is not yet ready for publication but a draft report presently shows medical costs increasing 7.4%, prescription drug costs increasing 9.8% (13.5% for specialty) and dental costs increasing 4%. The Segal Survey draft is attached for your review.

Please note over the last few years the M.M.&P. Health & Benefit Plan has provided increases in Plan benefit coverage with minimal rate increases. At the same time, the Plan is dealing with high medical inflation in particular the rampant price increases in prescription drug costs.

The October Pilot Branch billings will reflect a 3.7% increase (attached). Please feel free to call me if you have any questions at 410-850-8600 or contact me by e-mail at pmccullough@mmppplans.com. You can also contact Ken Ryan at 410-850-8617 or by e-mail at kryan@mmppplans.com.

PMcC/lj

cc: Captain Donald Marcus, Chairman  
Mr. Edward Morgan, Secretary  
Captain George Quick  
Captain Kenneth Carlson  
Patrick McCullough  
Kenneth Ryan  
Barry Slevin, Esq.  
Aldwin Frias



**MASTERS, MATES & PILOTS HEALTH & BENEFIT PLAN**

<b>PILOT CONTRIBUTION RATES 10/01/2022 (3.7% Increase)</b>					
	Single Active (A) Retired (R)	Family	Retired Over 65	Retired Couple Both 65	Retired Couple 1 Over 65 1 Under 65
Base Rate Effective 10/01/2019	\$1129.00 (A) \$1279.00 (R)	\$2738.00 (A) \$2737.00 (R)	\$ 580.00	\$ 993.00	\$1590.00
Stop Loss Pass Thru	\$ 172.00	\$ 172.00	\$ 172.00	\$ 172.00	\$ 172.00
New Pilot Rate With Stop Loss	\$1301.00 (A) \$1451.00 (R)	\$2910.00 (A) \$2909.00 (R)	\$ 752.00	\$1165.00	\$1762.00

<b>PILOT CONTRIBUTION RATES 04/01/2022 Stop Loss Increase 04/01/2022 NO CHANGE</b>					
	Single Active (A) Retired (R)	Family	Retired Over 65	Retired Couple Both 65	Retired Couple 1 Over 65 1 Under 65
Base Rate Effective 10/01/2019	\$1083.00 (A) \$1227.00 (R)	\$2635.00 (A) \$2634.00 (R)	\$553.00	\$951.00	\$1527.00
Stop Loss Pass Thru	\$ 172.00	\$ 172.00	\$172.00	\$172.00	\$ 172.00
New Pilot Rate With Stop Loss	\$1255.00 (A) \$1399.00 (R)	\$2807.00 (A) \$2806.00 (R)	\$725.00	\$1123.00	\$1699.00



	A	B	C	D	E	F	G	H	I	
1		Puget Sound Pilots								
2		Medical Insurance								
3		Masters, Mates & Pilots								
4										
5			Single		Family		Retired	Retired Couple	Retired Couple	
6		10/01/2020	Active	Retired	Active	Retired	Over 65	Over 65	1 Over 65 1 Under 65	
7		Base Rate	\$ 1,038.00	\$ 1,177.00	\$ 2,535.00	\$ 2,534.00	\$ 527.00	\$ 911.00	\$ 1,466.00	
8		Stop Loss	\$ 172.00	\$ 172.00	\$ 172.00	\$ 172.00	\$ 172.00	\$ 172.00	\$ 172.00	
9			\$ 1,210.00	\$ 1,349.00	\$ 2,707.00	\$ 2,706.00	\$ 699.00	\$ 1,083.00	\$ 1,638.00	
10										
11										
12			Single		Family		Retired	Retired Couple	Retired Couple	Average Percentage Increase
13		10/01/2021	Active	Retired	Active	Retired	Over 65	Over 65	1 Over 65 1 Under 65	
14		Base Rate	\$ 1,083.00	\$ 1,227.00	\$ 2,635.00	\$ 2,634.00	\$ 553.00	\$ 951.00	\$ 1,527.00	
15		Stop Loss	\$ 172.00	\$ 172.00	\$ 172.00	\$ 172.00	\$ 172.00	\$ 172.00	\$ 172.00	
16			\$ 1,255.00	\$ 1,399.00	\$ 2,807.00	\$ 2,806.00	\$ 725.00	\$ 1,123.00	\$ 1,699.00	
17										
18		Percent Increase	4.34%	4.25%	3.94%	3.95%	4.93%	4.39%	4.16%	4.28%
19										
20										
21			Single		Family		Retired	Retired Couple	Retired Couple	Average Percentage Increase
22		10/01/2021	Active	Retired	Active	Retired	Over 65	Over 65	1 Over 65 1 Under 65	
23		Base Rate	\$ 1,129.00	\$ 1,278.00	\$ 2,738.00	\$ 2,737.00	\$ 580.00	\$ 993.00	\$ 1,590.00	
24		Stop Loss	\$ 172.00	\$ 172.00	\$ 172.00	\$ 172.00	\$ 172.00	\$ 172.00	\$ 172.00	
25			\$ 1,301.00	\$ 1,450.00	\$ 2,910.00	\$ 2,909.00	\$ 752.00	\$ 1,165.00	\$ 1,762.00	
26										
27		Percent Increase	3.67%	3.65%	3.67%	3.67%	3.72%	3.74%	3.71%	3.69%