

MICHIGAN CARPENTERS' FRINGE BENEFIT FUNDS

Michigan Carpenters' Health Care Fund
Michigan Carpenters' Pension Fund
Michigan Carpenters' Apprenticeship & Training Fund

October 2013

IMPORTANT NOTICE REGARDING YOUR BENEFITS

TO: ALL ELIGIBLE PARTICIPANTS IN THE MICHIGAN CARPENTER'S
HEALTH CARE FUND

RE: SUMMARY OF MATERIAL MODIFICATIONS (SMM)

Dear Participant:

This letter contains a summary of a benefit change that will be recently adopted. You should keep this SMM with your SPD for future reference.

Because of recent changes in the law, we have modified both in-patient and out-patient benefits for Mental Health and Substance Abuse. *Effective September 1, 2013*, Mental Health and Substance Abuse claims will now be paid at the same level as the Fund's comparable medical and surgical benefits.

If you have any questions regarding the above eligibility changes, contact the Fund Office.

Sincerely,

MICHIGAN CARPENTERS' HEALTH CARE FUND
BOARD OF TRUSTEES