

MICHIGAN CARPENTERS' FRINGE BENEFIT FUNDS

Michigan Carpenters' Health Care Fund
Michigan Carpenters' Pension Fund

Managed for the Trustees by:
TIC INTERNATIONAL CORPORATION

December 2020

IMPORTANT NOTICE

**Re: Michigan Carpenters' Health Care Fund - Summary of Material Modifications
Non-Medicare Participants' Automatic Enrollment in the Enhanced Plan
Calendar Year 2021**

Dear Participant:

Due to the foreseen difficulties in getting a physical this year because of the COVID-19 pandemic, *effective January 1, 2021, Non-Medicare Participants, spouses and dependents will be enrolled in the Fund's Enhanced Plan for the 2021 calendar year.*

Please Note: This does *not* apply to Non-Medicare participants enrolled in the Fund's *Minimum Coverage Plan*.

1. 2021 Calendar Year – Automatic Enrollment in the Enhanced Plan

For calendar year 2021 *only*, regardless of whether you submitted proof of your physical exam to the Fund Office in 2020, you and your family will be enrolled in the *Enhanced Plan* on January 1, 2021.

The medical benefit package of the *Standard* and *Enhanced Plans* are identical. The only difference between the *Standard* and *Enhanced Plans* is out-of-pocket expenses: that is, participants in the *Enhanced Plan* pay *lower* deductibles, co-pays, and coinsurance amounts than those participants in the *Standard Plan*.

The chart below details the out-of-pocket costs under the *Enhanced Plan*.

	<i>Enhanced In-Network</i>	<i>Enhanced Out-of-Network</i>
Deductible	\$250/\$500	\$500/\$1,000
Coinsurance	20%	40%
Coinsurance Max	\$5,350/\$10,700	\$10,700/\$21,400
TROOP Limit	\$6,350/\$12,700	\$12,700/\$25,400
Office and Urgent Care Visit	\$30	40% after deductible
Emergency Room Copay	\$150	\$150
Rx Copay	\$15/\$50/50% up to \$100	Copay + 25% Agreed Amount

(See Reverse Side)

For more information about the *Enhanced Plan*, please refer to your 2019 Summary Plan Description.

2. 2022 Calendar Year – How to Remain Eligible for the *Enhanced Plan*

To be eligible for the *Enhanced Plan* for the 2022 calendar year, ***you must get a physical in 2021 and:***

- Use the Fund’s custom “Physical Verification Form.” Your doctor simply completes the form and sends it to the Fund Office. (A copy of the Form is attached. You can get more by calling the Fund Office); ***or***
- Submit, to the Fund Office, the BCBSM “Explanation of Benefits” (EOB) you receive after your physical.

Proof of your physical exam is due by ***December 15, 2021***. If you don’t meet this physical exam requirement in 2021, you and your family will be enrolled in the Fund’s *Standard Plan* on January 1, 2022.

There are no out-of-pocket costs associated with your physical. The Fund pays for this entire benefit. And, getting your physical increases your health status awareness and helps you and your provider proactively address any health concerns. These proactive measures also result in cost-savings for the Fund.

If you’re disabled, and can’t get a physical, you will remain in the *Enhanced Plan*. You’re considered disabled for purposes of getting the *Enhanced Plan* if you received both a Social Security Disability Award *and* are collecting disability payments under the Michigan Carpenters’ Pension Fund.

If you have any questions, contact the Fund Office at (800) 273-5739.

Sincerely,

Board of Trustees of the
Michigan Carpenters’ Health Care Fund