

MICHIGAN CARPENTERS' FRINGE BENEFIT FUNDS

Michigan Carpenters' Health Care Fund
Michigan Carpenters' Pension Fund

Managed for the Trustees by:
TIC INTERNATIONAL CORPORATION

August 2023

IMPORTANT NOTICE

**Re: Michigan Carpenters' Health Care Fund (Fund)
2024 Physical Examination Reminder and Summaries of Benefits and Coverage**

Dear Non-Medicare Participants:

As a reminder, the Fund offers two benefit levels: an *Enhanced Plan* and a *Standard Plan*. Enclosed are the Summaries of Benefits and Coverage (SBCs) for the *Enhanced Plan* and the *Standard Plan*.

1. Physical Examination Due Date – December 15, 2023

If you do not get your annual physical in 2023 you will *only* be eligible for the *Standard Plan* in 2024. The *Standard Plan's* deductibles, copayments, and coinsurance are *higher* than the *Enhanced Plan*.

You must submit proof of your annual physical examination to the Fund Office by December 15, 2023. You may call the Fund Office at (800) 273-5739 to confirm receipt of your 2023 physical.

2. SBCs

The Patient Protection and Affordable Care Act requires that all group health plans, such as the Fund, provide participants and beneficiaries with a SBC.

*Enclosed are two SBCs: one for the *Enhanced Plan* and another for the *Standard Plan*. Please share the SBCs and this letter with your family members who are eligible for coverage under the Plan.* For your convenience, we have also posted the SBCs on the Fund's website, <http://www.Michigancarpenters.org>.

The SBCs are designed to provide a general description of some of the benefits provided by the Fund. The Federal government has issued a strict form template and detailed rules on the format and content of the SBC. For this reason, the SBCs do not cover all of the benefits provided by the Fund and the SBCs do not contain any information regarding eligibility.

We recommend that you refer to the Fund's Summary Plan Description ("SPD") and the Summary of Material Modifications ("SMM") for a more complete description of the benefits provided by the Fund, as well as the eligibility rules. The SPD and SMM can also be found on the Fund's website listed above, or you may contact the Fund Office to request a copy.

Sincerely,

Board of Trustees of the
Michigan Carpenters' Health Care Fund

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