

MICHIGAN CARPENTERS' FRINGE BENEFIT FUNDS

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

Managed for the Trustees by:
TIC INTERNATIONAL CORPORATION

October 2006

IMPORTANT NOTICE

TO: ALL RETIRED AND MINIMUM COVERAGE PARTICIPANTS OF THE
MICHIGAN CARPENTERS' HEALTH CARE FUND

RE: Self-Payment Rates

Dear Participant:

In May 2006 you were notified of the need to increase the self-payment rates due to the rising cost of Health Care. The rates are reviewed annually, and are adjusted each time the hourly contribution rate changes. It was determined at the most recent Board of Trustee meeting that the Retiree and Minimum Coverage rates should have changed when the Active Members rates changed, which was September 2006 and not July 2006. Also, to follow past practice, the rates have been rounded to the nearest dollar, effective with November's coverage. The rates have been adjusted as follows:

Self-Payment Category	Old Rate July 2006	New Rate November 2006
One person with Medicare	\$158.73	\$159.00
Two persons with Medicare	\$318.57	\$319.00
Three persons with Medicare	\$477.30	\$477.00
One person w/ Medicare & one or more without Medicare	\$693.00	\$693.00
Widow without Medicare -with or without dependents -1st 6 months	\$405.15	\$405.00
Disabled Participants with or without dependents- 1st 6 months	\$405.15	\$405.00
Widow without Medicare -with or without dependents 7th month and after	\$693.00	\$693.00
Disabled Participants -with or without dependents 7th month and after	\$693.00	\$693.00
Retiree Spouse -with or without Dependents	\$693.00	\$693.00
Early Retiree -with or without dependents	\$693.00	\$693.00
Minimum Coverage- Active Participants	\$341.85	\$342.00

<Over>

If you have not yet remitted your self-payment for November 2006, please adjust your payment to the new rate indicated in this notice. If you have already remitted your self-payment for November 2006, your next billing will be adjusted accordingly. If your self-payment is made through Pension Deductions, or the Direct Debit program, your rate will automatically be adjusted beginning with November's self-payment.

We also recognize that due to instituting the rate increase earlier than in past years, overpayments may have resulted. The Fund Office will process any overpayment that may be due to you, within the next two weeks. We apologize for any inconvenience this may have caused.

Please contact the Fund Office with any questions you may have.

Sincerely,

Michigan Carpenters' Health Care Fund
Board of Trustees