

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 2016

IMPORTANT NOTICE

TO: ALL RETIRED PARTICIPANTS OF THE
MICHIGAN CARPENTERS HEALTH CARE FUND

RE: SELF-PAYMENT RATES and DENTAL BENEFITS

Dear Participant:

As you are probably aware health care inflation has increased dramatically over the past several years. In an effort to continue to provide a comprehensive benefit package, the Trustees continually review the benefits, the hourly contribution rates and the self-payment rates.

The retiree self-payment rates will therefore be increased by ten percent (10%) **effective January 1, 2017** for all retired, disabled, and widowed participants

The new rates will be reflected on your monthly self-payment notice beginning with the month of January 2017. You can see these new Self-Payment rates on the Fund website (www.michigancarpenters.org).

If you are remitting your self-payments through a monthly Pension Deduction or Direct Debit, the change will be made automatically for your January 2017 payment.

In addition, **effective January 1, 2017**, the Fund is switching dental providers from BCBSM's Dental Network of America to Delta Dental's Dentemax Traditional Network. If you are participating in the Dental Benefit program, additional information regarding the Delta Dental Networks will be sent in the next few weeks.

Your dental benefits are *not* changing, only the provider is changing.

If you have any questions regarding these self-payment rates, please do not hesitate to contact the Fund Office.

Sincerely,

Michigan Carpenters Health Care Fund
Board of Trustees