

MICHIGAN CARPENTERS' FRINGE BENEFIT FUNDS

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

August 2017

**To: ALL NON-BARGAINING UNIT PARTICIPANTS IN THE
MICHIGAN CARPENTERS' HEALTH CARE FUND**

**RE: SUMMARY OF MATERIAL MODIFICATIONS - TERMINATION OF
THE NON-BARGAINING UNIT EMPLOYEE PROGRAM ON DECEMBER 31, 2017**

Dear Non-Bargaining Unit Employee:

This SMM is to notify you that the Fund is terminating its Non-Bargaining Unit Employee (NBUE) Program on **December 31, 2017**.

This means that, if you currently participate in the Fund under the NBUE Program -- that is, if your health care coverage is through the Fund's NBUE Program -- you will no longer have Fund health care coverage **after December 31, 2017**. So, you must find alternative health care coverage.

As you know, the ever increasing cost of health care has caused us to make Fund benefit changes over the years. We decided to terminate the NBUE Program only after careful review and consideration of the ever increasing cost of health care.

NOT A COBRA-QUALIFYING EVENT

Finally, our termination of the NBUE Program is *not* a COBRA-qualifying event. So, you **will not** be able to maintain your coverage through the Fund after **December 31, 2017** through COBRA. As a result, *you should immediately begin looking for other health coverage*, through the Affordable Care Act Exchange or otherwise.

If you have questions about this SMM, please contact the Fund Office.

Sincerely,

Board of Trustees of the
Michigan Carpenters' Health Care Plan