

MICHIGAN CARPENTERS' FRINGE BENEFIT FUNDS

Michigan Carpenters' Health Care Fund
Michigan Carpenters' Pension Fund

Managed for the Trustees by:
TIC INTERNATIONAL CORPORATION

August 1, 2018

IMPORTANT NOTICE

TO: ALL ELIGIBLE PARTICIPANTS OF THE MICHIGAN CARPENTERS' HEALTH CARE FUND

RE: SUMMARY OF MATERIAL MODIFICATIONS (SMM)

- 1. Elimination of Early Retirees from the *Minimum Coverage Program*;**
- 2. Prior Authorization for Medically-Provided Specialty Drugs**

Dear Participant:

This SMM explains material changes to your current Fund benefits.

Consistent with our duties to prudently administer this Fund, we've made the following changes:

1. Elimination of Early Retirees from the *Minimum Coverage Program*

Effective October 1, 2018, Pre-Medicare Retirees ("Early Retirees") are no longer eligible and can no longer participate in the Fund's *Minimum Coverage Program*.

a. Early Retirees Currently Participating in the *Minimum Coverage Program*

If you're an Early Retiree currently participating in the *Minimum Coverage Program*, you can enroll in the Early Retiree Self-Payment Program before October 1, 2018 as an alternative. (You *cannot*, however, elect COBRA to remain covered under the *Minimum Coverage Program*).

The Fund Administrator will send you an enrollment form detailing your enrollment options, self-payment rates and notification requirements.

You *must* timely respond to the Fund Office if you wish to maintain Fund coverage.

b. Active Participants

If you're an active participant, you don't need to take any action. In the future, eligible Early Retirees will only be able to select the Early Retiree Self-Payment Program.

(see reverse side)

2. **Prior Authorization for Medically-Provided Specialty Drugs**

Effective October 1, 2018, you must get prior authorization for specialty drugs that are administered to you as a **medical** benefit through a doctor's office, outpatient setting, clinic or home infusion program. But, if you're enrolled in Medicare as a retiree, dependent or surviving spouse, you *don't* need to obtain prior authorization for your specialty drug.

Specialty drugs include, for example, Benlysta® for lupus, Entyvio™ for ulcerative colitis and Actemra® for rheumatoid arthritis.

Remember: a Blue Cross Blue Shield of Michigan (BCBSM) participating provider must be used when your specialty drug is medically-administered to you. Your doctor will coordinate with you and BCBSM when this type of specialty care is needed.

If you have any questions about these changes, please contact the Fund Office.

Sincerely,

BOARD OF TRUSTEES,
MICHIGAN CARPENTERS' HEALTH CARE FUND