

MICHIGAN CARPENTERS' FRINGE BENEFIT FUNDS

Michigan Carpenters' Health Care Fund
Michigan Carpenters' Pension Fund

Manage for the Trustees by:
TIC MIDWEST

October 2025

IMPORTANT NOTICE

Re: Michigan Carpenters' Health Care Fund (Fund)
2025 Physical Examination Reminder

Dear Participant:

This notice is to remind you that ***you must submit your annual physical to the Fund Office by December 15, 2025*** to be enrolled in the Fund's ***Enhanced Plan*** on January 1, 2026.

If the Fund Office does *not* receive your physical by December 15, 2025, you and your dependents will be enrolled in the Fund's *Standard Plan* on January 1, 2026. The *Standard Plan*'s deductibles, copayments, and coinsurance are *higher* than the *Enhanced Plan*.

Enclosed is the 2025 Physical Verification Form and a return envelope for your convenience. Completed forms can also be faxed to (517) 321-7508 or emailed to lansingfileclerks@ticmidwest.com.

Please contact the Fund Office at (800) 273-5739 if you have any questions or to confirm receipt of your 2025 physical.

Sincerely,

Board of Trustees of the
Michigan Carpenters' Health Care Fund

Enclosures