

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

May 23, 2006

IMPORTANT NOTICE

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

RE: SELF-PAYMENT RATES

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 Funds self-payment rates are reviewed each time the hourly contribution rate changes. The hourly contribution rate for Health Care will increase by approximately eleven percent (11%) effective June 1, 2006 due to the increased cost in health care. The retiree self-payment rates will therefore be increased accordingly.

The new rates will be reflected on your monthly self-payment notice beginning with the month of July 2006. If you have already remitted your self-payment for the month of July, your next monthly notice will include the balance due if any. Listed below are the new rates for all categories:

<u>Category</u>	<u>Rate</u>
<u>One Person With Medicare</u> -----	\$158.73
<u>Two Persons With Medicare</u> -----	318.57
<u>Three Persons With Medicare</u> -----	477.30
<u>One Person With Medicare and one or more persons without Medicare</u> -----	693.00
<u>Widow Without Medicare for the First 6 Mths</u> -----	405.15

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<u>Category</u>	<u>Rate</u>
<u>Disabled Participant with or without Dept. First 6 Mths</u> -----	405.15
<u>Disabled Participant with or without Dept. – 7th Mth & After</u> -----	693.00
<u>Widow with Family – 7th Month and After</u> -----	693.00
<u>Retiree Spouse with or without Dependents</u> -----	693.00
<u>Early Retiree</u> -----	693.00
<u>Minimum Coverage</u> -----	341.85

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