

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

August 2006

IMPORTANT NOTICE

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

RE: BENEFIT MODIFICATIONS
Coverage for Mammograms
Coverage for Colonoscopies
Self-Contribution Rates
Flex Benefits

Dear Participant:

As you know, we continually review the Fund's benefits to assure that you are provided the most comprehensive benefits possible, consistent with our duty to prudently manage the Fund's assets. Following a recent review, we have made the following benefit changes, *effective September 1, 2006*:

Coverage for Mammograms

Effective September 1, 2006, the Fund will provide *complete* coverage for routine mammograms at one hundred percent (100%) of the Blue Cross Blue Shield of Michigan (BCBSM) approved amount. This complete coverage is available only once each calendar year. With this complete coverage, you will *not* pay co-pays or deductibles for this annual, routine mammogram.

Of course, more frequent mammograms are still covered if prescribed by your physician because of suspected or actual presence of a disease or when required as a post-operative procedure. But, these more frequent mammograms are subject to the Plan's co-pays and deductible requirements.

Coverage for Colonoscopies

Effective September 1, 2006, the Fund will provide coverage for a routine colonoscopy at age fifty (50). Additional routine colonoscopies will be covered every two (2) years thereafter. Coverage will be paid at one hundred percent (100%) of the BCBSM approved amount. That is, you will *not* pay co-pays or deductibles for this routine colonoscopy.

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As before, more frequent colonoscopies are still covered if prescribed by your physician because of suspected or actual presence of disease or when required as a post-operative procedure. But, these more frequent colonoscopies are subject to the Plan's co-pays and deductible requirements.

Both the routine mammogram and the colonoscopy are important preventive health tests. We urge you to take advantage of these benefits.

Self-Contribution Rates:

EFFECTIVE WITH THE WORK MONTH OF JUNE 2006, the hourly contribution rate will increase to **\$4.95**. This is an increase of approximately ten (10%). The new self-contribution rate will be reflected on the individual's monthly Notice To Continue Health Care Coverage for continued eligibility beginning with the month of September 2006.

Flex Benefits

We also decided to continue the Flex Benefits for the Supplement to Medicare Participants for the period of September 1, 2006 through August 31, 2007. The maximum benefit payable will remain seven hundred fifty dollars (\$750) per individual, per fiscal year. **As a reminder**, the Flex Benefit Program reimburses the cost of prescription drugs **only** for participants on the Supplement to Medicare Program.

If you have any questions regarding the above, please contact the Fund Office.

Sincerely

Michigan Carpenters' Health Care Fund
Board of Trustees