

MICHIGAN CARPENTERS' FRINGE BENEFIT FUNDS

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

January 2013

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

RE: SUMMARY OF MATERIAL MODIFICATIONS

Dental Benefits	Coordination of Benefits with Motorcycle Insurance
Vision Benefits	Self-Payment Rates – Retirees Only

Dear Participant:

This letter explains several benefit improvements, the Fund's coordination of benefits (COB) under the new Motorcycle Helmet law, and changes in Self-Payment rates for retirees *only*.

We are pleased to announce two (2) benefit improvements, which are both *effective January 1, 2013*.

On January 1, 2013, your Fund will now provide dental and vision benefits as described below. As a result, you'll receive a *new* Blue Cross Blue Shield of Michigan (BCBSM) identification card (ID) within the next couple of weeks. (NOTE: Your medical benefits have not changed.) Use your new card for services starting on January 1, 2013. (Once you receive your new BCBSM card, destroy your old BCBSM card.)

1. Dental Benefits

On *January 1, 2013*, this Fund will offer a dental benefit program through BCBSM in conjunction with Dental Network of America (DNoA). A summary of your new dental benefit is as follows:

Class I Benefits – Member Co-payment: 50% of the BCBSM approved amount

Your new dental benefit program will cover Class I – Preventive services only. The enclosed Benefits-at-a-Glance summary outlines the services available under Class I.

For services listed under Class II and III on the benefit summary, a discount will be available by using a DNoA preferred PPO network dentist or dentist who participates with BCBSM. Discounts for orthodontic services are available by using a DNoA Preferred network PPO dentist.

To find a participating dentist, please visit the BCBSM web site @ www.mibluedentist.com. For orthodontic services, search under the "PPO Dentist" listing – specialty "orthodontics." You can also call DNoA at 888-826-8152.

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ATTENTION RETIREES ONLY: If you're currently remitting retiree self-payments to the Fund, you have a **one-time-only** opportunity to enroll for this new dental benefit. (If you don't enroll in this new dental benefit by February 1, 2013 you cannot later enroll.) If you elect the new dental benefit, it will increase your current monthly self-pay rate as follows:

Single	\$ 5.95
Two Person	\$14.29
Family	\$17.86
One Person with Medicare	\$ 5.95

If you're a self-payment retiree and would like this new dental coverage, complete and return the enclosed Dental Election Form by no later than January 21, 2013. Your self-payment for the month of February will be adjusted by the amount listed above.

2. Vision Benefits

Also **effective January 1, 2013**, this Fund will offer a vision discount program through Vision Service Plan (VSP). Discounts can be obtained for vision examinations, frames, lenses, etc. Please see the enclosed summary of benefits for details regarding this new vision program and how to find a VSP provider. You can also call VSP @ 800-877-7195 or visit the VSP web site at www.vsp.com.

3. Motorcycle Helmet Law

As you may know, motorcycle helmets are now optional under certain conditions. Specifically, if you wish to ride helmetless, you must currently maintain \$20,000 of medical benefits insurance for yourself and another \$20,000 for passengers. (If you don't maintain this \$20,000 insurance, it's illegal to ride helmetless.)

In light of this new law, this Fund will coordinate its benefits with this newly required insurance, **effective June 14, 2012**. What does this mean exactly? It means that health care benefits for motorcycle accident will **first** be paid under your motorcycle medical benefit insurance coverage. After that, this Fund will pay.

So, if you've purchased the State motorcycle medical benefit insurance coverage minimum (currently \$20,000), you ride helmetless, and you're injured in a motorcycle accident, your motorcycle coverage will pay **first**. The Fund will pay **second** if your expenses exceed the amount of the motorcycle coverage limit (currently \$20,000).

If you don't purchase the motorcycle medical benefit insurance coverage, **still ride helmetless**, and are injured in a motorcycle accident, the required insurance amount (currently \$20,000) will become your deductible. That is, you are personally responsible for the first \$20,000 (currently) in medical claims. Thereafter, the Fund benefits will begin after your medical claims related to your helmetless motorcycle accident exceed \$20,000.

If you've not purchased the motorcycle coverage and are actually wearing a motorcycle helmet when you're injured in a motorcycle accident, the Fund will provide benefits under the Plan's provisions.

PLEASE NOTE: YOU MUST NOTIFY YOUR MOTORCYCLE INSURANCE CARRIER OF THIS PROVISION.

4. Self-Payment Rates – Retirees Only

Effective February 1, 2013, the Self-Payment rates for Pre-Medicare Retirees and Retiree Spouses who are not eligible for Medicare will increase by five percent (5%). This change will be automatically reflected on your monthly Self-Payment notice for the month of February 2013. If you're Self-Payment is currently deducted from your monthly pension benefit check, this change will be reflected on your February 2013 pension check. If you're Self-Payment is directly debited from your checking or savings account, the amount will automatically be adjusted.

If you have any questions, contact the Fund Office.

Sincerely,

Michigan Carpenters Health Care Fund
Board of Trustees