

MICHIGAN CARPENTERS' FRINGE BENEFIT FUNDS

Michigan Carpenters' Health Care Fund
Michigan Carpenters' Pension Fund

Managed for the Trustees by:
TIC INTERNATIONAL CORPORATION

May 2019

IMPORTANT NOTICE

RE: Michigan Carpenters' Health Care Fund (Fund) – Summary of Material Modifications to Self-Payment Rates – Effective June 1, 2019

To: Active Participants, Early Retirees, Medicare Eligible Retirees, Surviving Spouses and Disabled Participants

Dear Participants:

As you know, we routinely review the Fund's finances, benefits provided, and the impact of increases in the cost of providing health care. You were previously notified of a future change regarding self-payment increases.

Effective for the eligibility month of June 2019, the monthly self-payment rate and the monthly amount taken from your dollar bank will increase. However, the number of hours you must work each month in order to continue Fund eligibility will NOT change.

Below are the new monthly self-payment rates and dollar bank amounts:

Contract Type	Monthly Self-Payment/Dollar Bank	
	Current Rate	June 2019 Eligibility Rate
Active	\$749.00	\$777.00
Minimum Coverage	\$415.00	\$436.00

Contract Type	Monthly Self-Payment/Dollar Bank			
	Current Rate (no dental)	June 2019 Rate (no dental)	Current Rate (with dental)	June 2019 Rate (with dental)
One Person with Medicare	\$194.00	\$204.00	\$220.00	\$231.00
Two Persons with Medicare	\$388.00	\$408.00	\$414.00 (Member and Spouse with Medicare) \$451.00 (Surviving Spouse and Dependent with Medicare)	\$435.00 (Member and Spouse with Medicare) \$474.00 (Surviving Spouse and Dependent with Medicare)
Three Persons with Medicare	\$580.00	\$609.00	\$658.00	\$691.00

Contract Type	Monthly Self-Payment/Dollar Bank			
	Current Rate (no dental)	June 2019 Rate (no dental)	Current Rate (with dental)	June 2019 Rate (with dental)
One or More Person(s) with Medicare and One or More Person(s) Without Medicare	\$885.00	\$930.00	\$947.00 (Member with Medicare and Spouse without Medicare)	\$995.00 (Member with Medicare and Spouse without Medicare)
			\$962.00 (Member with Medicare + 2 or more persons without Medicare)	\$1,011.00 (Member with Medicare + 2 or more persons without Medicare)
			\$962.00 (Member and Spouse with Medicare and Dependent(s) without Medicare)	\$1,011.00 (Member and Spouse with Medicare and Dependent(s) without Medicare)
Disabled Participant with or without Dependents (First 6 months)	\$518.00	\$544.00	\$543.00 (Disabled Participant)	\$571.00 (Disabled Participant)
			\$580.00 (Disabled Participant with Spouse or Dependent)	\$609.00 (Disabled Participant with Spouse or Dependent)
			\$596.00 (Disabled Participant + 2 or more persons without Medicare)	\$626.00 (Disabled Participant + 2 or more persons without Medicare)
			\$596.00 (Disabled Participant and Spouse without Medicare and Dependent with Medicare)	\$626.00 (Disabled Participant and Spouse without Medicare and Dependent with Medicare)
			\$596.00 (Disabled Participant and Dependent without Medicare and Spouse with Medicare)	\$626.00 (Disabled Participant and Dependent without Medicare and Spouse with Medicare)
			\$596.00 (Disabled Participant and Spouse and Dependent with Medicare)	\$626.00 (Disabled Participant and Spouse and Dependent with Medicare)
			\$910.00 (Disabled Participant)	\$956.00 (Disabled Participant)

Contract Type	Monthly Self-Payment/Dollar Bank			
	Current Rate (no dental)	June 2019 Rate (no dental)	Current Rate (with dental)	June 2019 Rate (with dental)
Disabled Participant with or without Dependents (7 months and after)	\$885.00	\$930.00	\$947.00 (Disabled Participant with Spouse or Dependent)	\$995.00 (Disabled Participant with Spouse or Dependent)
			\$962.00 (Disabled Participant with Spouse and Dependent(s))	\$1,011.00 (Disabled Participant with Spouse and Dependent(s))
			\$962.00 (Disabled Participant and Spouse without Medicare and Dependent with Medicare)	\$1,011.00 (Disabled Participant and Spouse without Medicare and Dependent with Medicare)
			\$962.00 (Disabled Participant and Dependent without Medicare and Spouse with Medicare)	\$1,011.00 (Disabled Participant and Dependent without Medicare and Spouse with Medicare)
			\$962.00 (Disabled Participant and Spouse and Dependent with Medicare)	\$1,011.00 (Disabled Participant and Spouse and Dependent with Medicare)
Early Retiree with or without Dependents	\$885.00	\$930.00	\$910.00 (Early Retiree only)	\$956.00 (Early Retiree Only)
			\$947.00 (Early Retiree and Spouse or Dependent without Medicare)	\$995.00 (Early Retiree and Spouse or Dependent without Medicare)
			\$951.00 (Early Retiree Without Medicare and Spouse with Medicare)	\$999.00 (Early Retiree Without Medicare and Spouse with Medicare)
			\$962.00 (Early Retiree + 2 people without Medicare)	\$1,011.00 (Early Retiree + 2 people without Medicare)
			\$962.00 (Early Retiree and dependent(s) without Medicare and Spouse with Medicare)	\$1,011.00 (Early Retiree and dependent(s) without Medicare and Spouse with Medicare)

If you have any questions, please contact the Fund Office at (800) 273-5739.

Sincerely,
Board of Trustees of the
Michigan Carpenters' Health Care Fund