

MICHIGAN CARPENTERS' FRINGE BENEFIT FUNDS

Michigan Carpenters' Health Care Fund
Michigan Carpenters' Pension Fund

Managed for the Trustees by:
TIC INTERNATIONAL CORPORATION

October 2024

IMPORTANT NOTICE

RE: *Michigan Carpenters' Health Care Fund
Summary of Material Modifications
Reduction To Medicare Self-Pay Rates – Effective January 1, 2025*

To: *Medicare Participants*

Dear Medicare Participants:

This Summary of the Material Modifications (SMM) addresses *Medicare Self-Pay rate reductions, effective January 1, 2025.*

Participant	Dental Included	January 1, 2025 Self-Pay Rate
Medicare Retiree	Without Dental	\$189
	With Dental	\$216
Medicare Retiree + Medicare Spouse/Dependent	Without Dental	\$378
	With Dental	\$405
Medicare Retiree + two Medicare Spouse/Dependents	Without Dental	\$564
	With Dental	\$646
Medicare Surviving Spouse	Without Dental	\$189
	With Dental	\$216
Medicare Surviving Spouse + Medicare Dependent	Without Dental	\$378
	With Dental	\$444
Medicare Surviving Spouse + two Medicare Dependents	Without Dental	\$378
	With Dental	\$461

Please Note: These January 1, 2025 Self-Pay rate changes do *not* apply to *split* contracts (Medicare Retiree/Surviving Spouse and Non-Medicare spouse/dependent). Split contract Self-Pay rates will remain the same on January 1, 2025.

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

Sincerely,

Board of Trustees of the
Michigan Carpenters' Health Care Fund