

As you know, the Funds' self-payment program is designed to allow participants who are "unemployed but available for work within the geographic jurisdiction of the Fund" the opportunity to continue coverage for themselves and their dependents. The self-payment rates are subsidized by the active participant employer contributions that are remitted for those participants who are or have been employed.

Effective August 1, 2003, the Fund will no longer permit participants who are **not** retired, disabled or widowed to remit more than twenty-four (24) monthly self-payments. Inasmuch as you are currently in that category, your coverage will be terminated effective August 1, 2003.

You have the right to Appeal this decision to the Board of Trustees. Please send your written request for and extension of the number of self-payments permitted under the Plan directly to the address listed below to the attention of the Board of Trustees. Any documentation that will support your request for continued coverage should be included with your appeal.

If you have any questions regarding the above, please do not hesitate to contact the Fund Office.

Very truly yours,

Michigan Laborers' Health Care Fund
Board of Trustees

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Therefore, the Board of Trustees has decided that effective August 1, 2003 the self-payment rate for participants who have remitted more than twelve (12) consecutive self-payments, and do not have dental coverage, will be increased from \$221 per month (medical coverage only) to \$442 per month. The self-payments for participants who have remitted more than twelve (12) consecutive self-payments and have dental coverage will be increased from \$243 (coverage with dental) to \$486.

In addition, effective August 1, 2003, the Fund will no longer permit participants who are **not** retired, disabled or widowed to remit more than twenty-four (24) monthly self-payments.

If you have any questions regarding the above, please do not hesitate to contact the Fund Office.

Very truly yours,

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