

Michigan Laborers' Health Care Fund
Michigan Laborers' Pension Fund
Michigan Laborers' Annuity Fund
Michigan Laborers' Vacation Fund
Michigan Laborers' Training and
Apprenticeship Fund
Michigan Laborers' and Employers'
Cooperation & Education Trust Funds
Managed for the Trustees by:
TIC International Corporation

Michigan Laborers' Fringe Benefit Funds

6525 Centurion Drive ■ Lansing, MI 48917-9275 ■ (517) 321-7502 ■ Fax (517) 321-7508
Toll Free 877-MI-LABOR (877-645-2267) ■ www.michiganlaborers.org

IMPORTANT NOTICE

November 2011

TO: ALL PARTICIPANTS OF THE MICHIGAN LABORERS' HEALTH CARE FUND

RE: SUMMARY OF MATERIAL MODIFICATIONS (SMM)

Dear Participant:

As you know, the Board of Trustees reviews the self-payment rates annually and has determined that it will be necessary to increase self-payment rates for Active, Totally and Permanently Disabled, Early Retiree, Retiree Spouse, Widow and COBRA rates effective January 1, 2012. The rates reflect an increase of approximately five percent (5%). The self-payment rate for Participants on the Supplement to Medicare Program will not be increased at this time.

New self-payment rates will be reflected on your monthly self-payment notice beginning with the month of January 1, 2012. If you have already remitted your self-payment for January 2012, the additional amount will be listed on your self-payment notice for February 2012.

If you are having your monthly self-payment deducted from your monthly pension benefit check or debited from your checking or savings account, the self-payment rate increase will automatically be deducted.

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

Sincerely,

Michigan Laborers' Health Care Fund
Board of Trustees

