

Michigan Laborers' Fringe Benefit Funds

Physical Mailing Address: 6452 Millennium Dr, Ste 100, Lansing, MI 48917-7881
Phone: 1 (877) 645-2267 (MI-LABOR) • Fax: (517) 689-6016 • Website: www.michiganlaborers.org

June 4, 2025

IMPORTANT NOTICE

To: Participants of the Michigan Laborers' Health Care Fund

Re: Summary of Material Modifications (SMM) – *January 1, 2025 Self-Payment Rate Changes*

Dear Participants:

This is an important notice about changes to the Fund's Self-Payment rates, *effective January 1, 2025*.

These January 1, 2025 changes include *new* Active, Medicare, Early Retiree, Medicare Split Contract, Surviving Spouse, Disabled Participant and COBRA Self-Payment rates.

SELF-PAYMENT RATES

Q: What are the new Self-Payment rates?

A: On *January 1, 2025*, the current Self-Payment rates for Actives, Medicare Retirees, Early Retirees, Medicare Split Contracts, Disabled Participants, Surviving Spouses and COBRA will change as listed in the tables below.

Use your current monthly rate to identify your new monthly Self-Payment rate.

Actives

Current Monthly Rate	New Monthly Rate
\$569.00	\$592.00
\$882.00	\$918.00

Medicare Retirees (No Dental)

Current Monthly Rate	New Monthly Rate
\$308.89	\$316.61
\$434.88	\$445.76

Medicare Retirees (With Dental)

Current Monthly Rate	New Monthly Rate
\$328.68	\$336.90
\$482.35	\$494.41

Managed for the Trustees:
Welfare & Pension Administration Service, Inc.

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Michigan Laborers' Pension Fund
Michigan Laborers' Annuity Fund
Michigan Laborers' Vacation Fund
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Early Retiree, Disabled Participants and Surviving Spouse (Single Coverage and No Dental)

Current Monthly Rate	New Monthly Rate
\$493.00	\$513.00
\$531.00	\$552.00
\$569.00	\$592.00
\$607.00	\$631.00
\$645.00	\$671.00
\$683.00	\$710.00
\$759.00	\$789.00

Early Retiree, Disabled Participants and Surviving Spouse (Family Coverage and No Dental)

Current Monthly Rate	New Monthly Rate
\$617.00	\$641.00
\$664.00	\$691.00
\$712.00	\$740.00
\$759.00	\$789.00
\$806.00	\$839.00
\$854.00	\$888.00
\$949.00	\$987.00

Medicare Split Contract (Medicare Retiree or Medicare Disabled Participant with a Non-Medicare Family Member(s) and No Dental)

Current Monthly Rate	New Monthly Rate
\$575.00	\$593.00
\$622.00	\$642.00
\$670.00	\$692.00
\$691.95	\$714.99
\$717.00	\$741.00
\$764.00	\$790.00
\$812.00	\$840.00
\$855.59	\$885.18
\$907.00	\$938.00

COBRA Participants (No Dental)

Current Monthly Rate	New Monthly Rate
\$495.41	\$547.55

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\$1,187.80	\$1,312.81
\$1,487.18	\$1,643.64

*Early Retiree, Disabled Participants and Surviving Spouse
(Single Coverage with Dental and Vision)*

Current Monthly Rate	New Monthly Rate
\$516.00	\$537.00
\$554.00	\$576.00
\$591.00	\$615.00
\$629.00	\$655.00
\$667.00	\$694.00
\$706.00	\$734.00
\$782.00	\$813.00

*Early Retiree, Disabled Participants and Surviving Spouse
(Family Coverage with Dental and Vision)*

Current Monthly Rate	New Monthly Rate
\$690.00	\$718.00
\$737.00	\$767.00
\$785.00	\$816.00
\$832.00	\$866.00
\$880.00	\$915.00
\$927.00	\$964.00
\$1,022.00	\$1,063.00

*Medicare Split Contract (Medicare Retiree or Medicare Disabled Participant
with a Non-Medicare Family Member(s) with Dental and Vision)*

Current Monthly Rate	New Monthly Rate
\$647.00	\$668.00
\$694.00	\$717.00
\$742.00	\$767.00
\$750.96	\$776.36
\$758.59	\$783.99
\$789.00	\$816.00
\$836.00	\$865.00
\$884.00	\$914.00
\$921.93	\$954.17
\$980.00	\$1014.00

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COBRA Participants (With Dental and Vision)

Current Monthly Rate	New Monthly Rate
\$514.62	\$567.93
\$1,226.21	\$1,353.56
\$1,554.41	\$1,714.97

If you have any questions about these changes, please contact the Fund Office at (877) 645-2267.

Sincerely,

The Board of Trustees of the
Michigan Laborers' Health Care Fund

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