

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

November 2025

IMPORTANT NOTICE

TO: PARTICIPANTS OF THE MICHIGAN LABORERS' HEALTH CARE FUND

Re: Summary of Material Modifications (SMM) – January 1, 2026 Self-Payment Rate Changes

Dear Participants:

This is an important notice about changes to the Fund's Self-Payment rates, *effective January 1, 2026*. These January 1, 2026 changes include *new* Medicare, Medicare Split Contract, and COBRA Self-Payment rates.

SELF-PAYMENT RATES

Q: What are the new Self-Payment rates?

A: On *January 1, 2026*, the current Self-Payment rates for Medicare Retirees, Medicare Split Contracts, and COBRA will change as listed in the tables below.

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

Medicare Retirees (No Dental)

Current Monthly Rate	New Monthly Rate
\$316.61	\$373.60
\$445.76	\$525.99

Medicare Retirees (With Dental)

Current Monthly Rate	New Monthly Rate
\$336.90	\$397.54
\$494.41	\$583.41

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
\$593.00	\$650.00
\$642.00	\$699.00
\$692.00	\$749.00
\$714.99	\$795.23
\$741.00	\$798.00
\$790.00	\$847.00
\$840.00	\$897.00
\$885.18	\$965.41
\$938.00	\$995.00

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



Michigan Laborers' Health Care Fund
Michigan Laborers' Pension Fund
Michigan Laborers' Annuity Fund
Michigan Laborers' Vacation Fund
LIUNA Training of Michigan Fund
Michigan Laborers'-Employers'
Cooperation & Education Trust Funds

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COBRA Participants (No Dental)

Current Monthly Rate	New Monthly Rate
\$547.55	\$579.57
\$1,312.81	\$1,389.73
\$1,643.64	\$1,739.74

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
\$668.00	\$729.00
\$717.00	\$778.00
\$767.00	\$827.00
\$776.36	\$837.00
\$783.99	\$872.98
\$816.00	\$877.00
\$865.00	\$926.00
\$914.00	\$975.00
\$954.17	\$1,043.16
\$1014.00	\$1,075.00

COBRA Participants (With Dental and Vision)

Current Monthly Rate	New Monthly Rate
\$567.93	\$600.57
\$1,353.56	\$1,431.70
\$1,714.97	\$1,813.21

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

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

LIUNA!
Feel the Power

