

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

Michigan Laborers' Fringe Benefit Funds

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November 2025

**RE: Michigan Laborers' Health Care Fund (Fund or Plan)
Summary of Material Modifications (SMM) – Termination of Eligibility
of Disabled Dependents Older Than Age 26 – Effective December 31,
2025**

Dear Participant:

This SMM is to notify you *that the Fund is terminating the eligibility of disabled dependents older than age 26 on **December 31, 2025**.*

This means that if your dependent is older than age 26 and is eligible for Fund coverage due to disability under the Plan, their Fund coverage will terminate on December 31, 2025.

Generally, under the Plan, dependents lose Fund coverage at the end of the month in which they turn age 26. Historically, the Plan has allowed disabled dependents to continue coverage if their disabled status is reported and confirmed prior to attaining age 26. We decided to terminate eligibility for these dependents only after careful review and consideration of the ever-increasing cost of health care.

Please note: You, your spouse and dependents younger than age 26 will continue to have Fund coverage as of January 1, 2026, if you are eligible based on contributions or self-payments.

COBRA QUALIFYING EVENT

The termination of your dependent's coverage on December 31, 2025 *is* a COBRA qualifying event. So, your dependent is eligible to maintain Fund coverage through COBRA if elected within sixty days of **December 31, 2025**. The Fund Office will send you a COBRA notice.

If you have any questions about this SMM or need assistance with finding new health coverage for your dependent as of January 1, 2026, please contact the Fund Office.

Sincerely,

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

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

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