

MICHIGAN CARPENTERS' FRINGE BENEFIT FUNDS

Michigan Carpenters' Health Care Fund
Michigan Carpenters' Pension Fund
Michigan Carpenters' Apprenticeship & Training Fund

December 2002

TO: ALL PARTICIPANTS REMITTING RETIREE, DISABILITY OR
WIDOW SELF-PAYMENTS

RE: MICHIGAN CARPENTERS' HEALTH CARE FUND - SELF-PAYMENT RATES

Dear Participant:

The Board of Trustees recently elected to modify the self-payment rates for the retired, disabled and widowed participant each time the hourly contribution rate is increased. The hourly contribution rate was increased effective with the work month of June 2002 (September 2002 eligibility). New rates will be reflected on your monthly self-payment notice beginning with the month of February 2003.

Participants not eligible for Medicare and receiving the same benefits as the active participants will be required to remit the same self-payment rate as the active participants. The self-payment rate for participants eligible for Medicare will increase by the percentage the contribution rate increased which was ten percent (10%).

If you have already remitted your self-payment for the month of February 2003, your next monthly notice will include the balance due if any. If your self-payment is deducted monthly from your pension benefit check, the amount will automatically be adjusted for your February 2003 pension check. Listed below are the new rates for all categories:

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| <u>One Person With Medicare</u> ----- | \$103.00 |
| <u>Two Persons With Medicare</u> ----- | 206.00 |
| <u>Three Persons With Medicare</u> ----- | 309.00 |

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| <u>One Person With Medicare and one person without Medicare</u> | 413.00 |
| <u>One or More Persons Without Medicare</u> ----- | 413.00 |
| <u>Widow Without Medicare for the First 6 Mths</u> ----- | 262.00 |
| <u>Disabled Participant with or without Dept. First 6 Mths</u> --- | 262.00 |
| <u>Disabled Participant with or without Dept. – 7th Mth & After</u> | 413.00 |
| <u>Widow with Family – 7th Month and After</u> ----- | 413.00 |
| <u>Retiree Spouse with or without Dependents</u> ----- | 413.00 |
| <u>Early Retiree</u> ----- | 413.00 |

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

Sincerely,

Michigan Carpenters' Health Care Fund
Self-Payment Department