MICHIGAN CARPENTERS' FRINGE BENEFIT FUNDS

Michigan Carpenters' Health Care Fund Michigan Carpenters' Pension Fund Managed for the Trustees by: TIC INTERNATIONAL CORPORATION

December 2022

IMPORTANT NOTICE REGARDING YOUR BENEFITS

TO: PARTICIPANTS IN THE MICHIGAN CARPENTERS' HEALTH CARE FUND

RE: SUMMARY OF MATERIAL MODIFICATIONS (SMM) Changes to Split Contract and COBRA Self-Payments - Effective January 1, 2023

Dear Participant:

Effective January 1, 2023, Split Contract and COBRA Self-Payments will change.

1. Split Contract

A split contract is when the retired participant or spouse is Medicare eligible and the other person is not. Effective January 1, 2023, your Self-Payment will *decrease* by twenty dollars (\$20).

2. COBRA

The new COBRA Self-Payments will be as follows:

	Current COBRA Self- Payment	January 1, 2023 COBRA Self-Payment
Single, Two Person And Family Contract Without Dental	\$834.00	\$866.00
Single Contract With Dental	\$856.00	\$892.00
Two Person Contract With Dental	\$875.00	\$913.00
Family Contract With Dental	\$909.00	\$951.00

If you have questions regarding your Self-Payment, please contact the Fund Office.

Sincerely,

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