

MICHIGAN CARPENTERS' FRINGE BENEFIT FUNDS

Michigan Carpenters' Health Care Fund
Michigan Carpenters' Pension Fund

Managed for the Trustees by:
TIC MIDWEST

August 2026

IMPORTANT NOTICE

RE: *Michigan Carpenters' Health Care Fund (Fund) –Summary of Material Modifications to Self-Payment Rates – Effective September 1, 2026*

Dear Active Participants:

As you know, we routinely review the Fund's finances, benefits provided, and the impact of increases in the cost of providing health care. You were previously notified of a future change regarding self-payment increases.

Effective for the September 2026 eligibility month, the monthly self-payment rate and the monthly amount taken from your dollar bank will increase. However, the number of hours you must work each month to continue Fund eligibility will NOT change.

The new monthly self-payment rates and dollar bank amounts are:

Contract Type	Monthly Self-Payment/Dollar Bank (140 Hours)	
	Current Rate	September 2026 Eligibility Rate
Active	\$777.00	\$812.00

Short Hours

If in any given work month, you have contributions remitted on your behalf and you do not meet the 140 hour (\$812) per month requirement to maintain Fund coverage, the Fund Office automatically draws from your dollar bank. Effective September 1, 2026, your dollar bank will be reduced by \$5.80 for every hour needed to meet the 140 hour requirement.

To the extent that your dollar bank also does not have sufficient funds to meet the 140 hour requirement, the Fund Office will bill you for a short hour self-payment based on the \$5.80 per hour rate.

If you have any questions, please contact the Fund Office at (800) 273-5739.

Sincerely,
Board of Trustees of the
Michigan Carpenters' Health Care Fund