IMPORTANT NOTICE

August 2010

TO: ALL MICHIGAN LABORERS’ HEALTH CARE FUND PARTICIPANTS

RE: SUMMARY OF MATERIAL MODIFICATIONS (SMM)

Dear Participant:

As you know, the Board of Trustees reviews the self-payment rates annually and has determined that it will be necessary to increase self-payment rates for Active, Totally and Permanently Disabled, Early Retiree, Retiree Spouse, Widow and COBRA rates effective October 1, 2010. The rates reflect an increase of approximately five percent (5%) which is the percentage the hourly contribution rate increased. The self-payment rate for Participants on the Supplement to Medicare Program will not be increased at this time.

New self-payment rates will be reflected on your monthly self-payment notice beginning with the month of October 2010. If you have already remitted your self-payment for October, the additional amount will be listed on your self-payment notice for November.

If you are having your monthly self-payment deducted from your monthly pension benefit check the self-payment rate increase will automatically be deducted from your October 2010 pension benefit check.

If you currently remit your monthly self-payment through the Fund’s direct debit option, your October 2010 direct debit will automatically increase to reflect your new self-payment rate.

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

Sincerely,

Michigan Laborers’ Health Care Fund
Board of Trustees