

Michigan Laborers' Health Care Fund
Michigan Laborers' Pension Fund
Michigan Laborers' Annuity Fund
Michigan Laborers' Vacation Fund
Michigan Laborers' Training and
Apprenticeship Fund
Michigan Laborers' and Employers'
Cooperation & Education Trust Funds
Managed for the Trustees by:
TIC International Corporation

Michigan Laborers' Fringe Benefit Funds

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December 2019

IMPORTANT NOTICE REGARDING YOUR BENEFITS

TO: PARTICIPANTS OF THE MICHIGAN LABORERS' HEALTH CARE FUND

RE: SUMMARY OF MATERIAL MODIFICATIONS (SMM)
EARLY RETIREE SELF-PAYMENT PROGRAM -- FOR THOSE
WHO RETIRE ON OR AFTER JANUARY 1, 2020

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Dear Participants:

*Effective January 1, 2020, the Fund's Early Retiree Self-Payment Program (ER Program) eligibility requirements will change for Participants **that retire on or after January 1, 2020**. Below we explain the change.*

You should keep this SMM with your Summary Plan Description for future reference.

1. What Are The Fund ER Program's *Current* Eligibility Requirements?

To be eligible for the Fund's *current* ER Program, you must:

- Retire before age sixty-five (65);
- Not yet be eligible for Medicare;
- Be eligible for Fund benefits by either employer contributions or active self-payments on the date you retire; and
- Be receiving monthly pension benefits from one of the following sources:
 - The Michigan Laborers' Pension Fund; or
 - The Laborers' Pension Trust Fund - Detroit & Vicinity; or
 - The Social Security Administration; or
 - The Laborers' International Pension Fund.

2. What Is The Change In The Fund's ER Program?

We have added an additional eligibility requirement to the ER Program's current eligibility rules.



Specifically, effective January 1, 2020, you must satisfy all the Fund's current ER Program's eligibility rules **and** *you must also have been eligible for Fund coverage for five (5) of the last ten (10) years immediately preceding the date you retire.*

3. Must The Five (5) Years Be Consecutive?

No. Any five (5) years within the ten (10) year period *immediately preceding* your retirement will satisfy this new additional eligibility requirement.

4. Does This Change Apply to Everyone -- That Is, Current Retirees On The ER Program and Future Retirees?

No. The new eligibility requirement applies only to those Participants that retire *on or after January 1, 2020.*

5. How Do I Know If I Meet The New Eligibility Requirement?

Contact the Fund Office to ask about your status.

If you have any questions, please contact the Fund Office at (877) 645-2267.

Sincerely,

Board of Trustees of the
Michigan Laborers' Health Care Fund