

OUTSTATE MICHIGAN TROWEL TRADES FRINGE BENEFIT FUNDS

Michigan Trowel Trades Health and Welfare Fund
Outstate Michigan Trowel Trades Pension Fund
O.P.C.M.I.A. Apprenticeship Fund

Managed for the Trustees by:
TIC INTERNATIONAL CORPORATION

April 2010

IMPORTANT NOTICE REGARDING YOUR BENEFITS

TO: ALL ELIGIBLE PARTICIPANTS IN THE MICHIGAN TROWEL TRADES
HEALTH AND WELFARE FUND

RE: SUMMARY OF MATERIAL MODIFICATIONS

Dear Participant:

As you know, we carefully and routinely review the Fund's finances, benefits provided, and the impact of increases in the costs of providing health care. As a direct result of the dramatic and sustained slow-down in work, the hourly contributions to the Fund have continued to drop at a significant rate. This has occurred, unfortunately, while the costs of providing health care continue to increase.

The Fund has been seriously affected by the ongoing economic turmoil and is required to take action to protect your Fund and benefits. Below, we explain the necessary and unavoidable changes we must make. We know that these benefit changes are difficult and painful. Be assured, we made these changes only after a long and thoughtful review.

These changes, *ALL OF WHICH BECOME EFFECTIVE JUNE 1, 2010*, are as follows:

Deductibles

The annual deductible of one hundred dollars (\$100.00) per person and two hundred dollars (\$200.00) per family will increase to two hundred fifty dollars (\$250.00) per person, and five hundred dollars (\$500.00) per family. If you have already satisfied all or a portion of your deductible, you will be required to satisfy the additional portion of the new deductible.

Office Visit Co-Payment

The Office Visit Co-Payment will be increased from thirty dollars (\$30.00) to forty dollars (\$40.00) per visit.

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Chiropractic Office Visit Co-Payment

A Chiropractic Office Visit Co-Payment will be increased from thirty dollars (\$30.00) to forty dollars (\$40.00) per visit.

Dental Benefits

The Fund currently provides for one hundred percent (100%) coverage of Preventive Services (Class I) and fifty percent (50%) coverage of Restorative Services (Class II) and Construction of Dentures and Bridges (Class III) up to an annual maximum of five hundred dollars (\$500) per individual. The coverage for Class II and Class III services will no longer be provided. The Fund will provide for coverage of only Class I services, which include the following:

- Oral exams twice per year
- Teeth cleaning twice per year
- Bitewing X-rays twice per year
- Full-mouth and panoramic X-rays
- Fluoride treatment
- Space maintainers
- Pulp test

If you have questions regarding these benefit changes, please contact Blue Cross Blue Shield of Michigan (BCBSM) at the number listed on the back of your BCBSM participant identification card or the Fund Office at the address or telephone number listed below.

Atención a los hablantes de español. Este y otros anuncios de la Oficina de Fondos sobre sus derechos y sus beneficios están disponibles en español. Si quiere recibir futuros anuncios en español, escriba o llame a la oficina del Comité de los fideicomisarios, fondos de pensiones, salud y bienestar de Michigan Trowel Trades Health and Welfare Fund, 6525 Centurion Drive, Lansing, Michigan 48917-9275, número de teléfono gratuito (877) 876-9357 o (517) 321-7502.

Sincerely,

Michigan Trowel Trades Health and Welfare Fund
Board of Trustees