OUTSTATE TROWEL TRADES FRINGE BENEFIT FUNDS

Michigan Trowel Trades Health & Welfare Fund Outstate Michigan Trowel Trades Pension Fund Michigan Operative Plasterers' & Cement Masons' International Association Apprenticeship Managed for the Trustees by: and Training Fund TIC INTERNATIONAL CORPORATION

December 12, 2017

- TO: ALL ACTIVE PARTICIPANTS OF THE MICHIGAN TROWEL TRADES HEALTH CARE FUND
- RE: HEALTH CARE FUND SELF-PAYMENT RATES CHANGES AS OF JANUARY 1, 2018

Dear Participant:

After careful review and consideration, at the December 7, 2017 meeting the Board of Trustees elected to increase the monthly self-payment rates as of January 1, 2018, as follows:

Description	1/1/2017	1/1/2018
Early Retiree Single - NO Medicare	\$691.37	\$764.94
Early Retiree with Spouse - NO Medicare for either	\$1,659.29	\$1,835.86
Early Retiree with Family - NO Medicare for either	\$2,074.11	\$2,294.82
COBRA Single - HC only	\$396.88	\$422.96
COBRA - Couple - HC only	\$952.52	\$1,009.41
COBRA - Family - HC only	\$1,237.20	\$1,275.40

The active participant self-payment rate will not be increased at this time.

If you have any questions regarding this matter, please do not hesitate to contact the Customer Service Department of the Michigan Trowel Trades Health Care Fund toll-free at (877) 876-9357.

Sincerely,

Health Care Department Michigan Trowel Trades Health Care Fund /las