

OUTSTATE TROWEL TRADES FRINGE BENEFIT FUNDS

Michigan Trowel Trades Health and Welfare Fund
Outstate Michigan Trowel Trades Pension Fund
Michigan Operative Plasterers' & Cement Masons' International Association
Apprenticeship and Training Fund

Managed for the Trustees by:
TIC MIDWEST

June 2026

IMPORTANT NOTICE OF BENEFIT CHANGES

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

RE: SUMMARY OF MATERIAL MODIFICATIONS

Dental Coverage Enhancement

Dear Participant:

This notice is to inform you of important improvements to your dental benefits under the Michigan Trowel Trades Health and Welfare Fund's Plan for the Active Program. After careful review, the Board of Trustees approved this enhancement to improve access to needed dental care while maintaining the long-term financial stability of the Fund. The Fund provides dental benefits through the Blue Cross Blue Shield of Michigan (BCBSM) Blue Dental PPO network. The changes described below are *effective August 1, 2026*.

Class II (Basic Services): **Increased** from 0% to **50%** coverage

Class III (Major Services): **Increased** from 0% to **50%** coverage

The Active Program's dental coverage will otherwise continue unchanged. Class I (Preventive Services) will remain at 100%, no coverage is provided for Class IV (orthodontia), and all dental benefits are subject to the annual maximum of \$1,000 per person.

To find a dentist who may participate with BCBSM, please visit mibluedentist.com call 1-888-826-8152. If you have any questions regarding this change, please contact the Fund Office at the address or telephone number listed below.

Sincerely,

Michigan Trowel Trades Health & Welfare Fund
Board of Trustees

6525 Centurion Drive • Lansing, MI 48917-9275
(517) 321-7502 • (877) 876-9357 Toll Free
FAX (517) 321-7508
www.outstatetroweltrades.org