

# OUTSTATE TROWEL TRADES' FRINGE BENEFIT FUNDS

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

Managed for the Trustees by:  
TIC INTERNATIONAL CORPORATION

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November 2003

TO: All Eligible Participants

RE: Important Notice of Changes in, the Office Visit Co-Payment, The Emergency Room  
Co- Payment and the Mental Health/Substance Abuse Benefits Effective August 1, 2003

Dear Participant:

The Board of Trustees of the Outstate Michigan Trowel Trades Health and Welfare Fund has been carefully monitoring the spiraling and disturbing increases in health care costs. The rate of those cost increases has exceeded 20% *per year* in each of the last several years.

As you know, these increases have placed a significant strain on the Fund's finances. The Trustees made some benefit adjustments last January 1, 2003, in order to protect the Fund's financial integrity. Now, because of the continuing escalation of health care costs, the Board of Trustees has decided that it must act again to protect your benefits and the Fund.

In consultation with its Administrative Manager and Consultant, the Board has decided to obtain the required savings by modifying the co-payment required for office visits, Emergency Room visits, and mental health and/or substance abuse benefits beginning August 1, 2003. We believe that these changes will spread the financial burden of the necessary cost-cutting most fairly among the Fund's participants.

## **Office Visit Co-Payment**

The office visit co-payment of fifteen dollars (\$15) per visit has been increased to twenty dollars (\$20) per visit.

## **Emergency Room Co-Payment**

The emergency room co-payment of fifty dollars (\$50) per visit has been increased to one hundred dollars (\$100) per visit. As in the past, if you are admitted to the hospital or are there for an accidental injury, the co-payment may be waived.

## **Mental Health/Substance Abuse**

A co-payment of fifty percent (50%) of the amount approved by Blue Cross Blue Shield of Michigan for mental health and/or substance abuse benefits was implemented. Previously, the Plan paid one hundred percent (100%) of the BCBSM approved amount.

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

Sincerely,

Outstate Michigan Trowel Trades Health and Welfare Fund  
Board of Trustees

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