

# OUTSTATE MICHIGAN TROWEL TRADES FRINGE BENEFIT FUNDS

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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

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December 2023

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

FROM: BOARD OF TRUSTEES  
MICHIGAN TROWEL TRADES HEALTH AND WELFARE FUND

## IMPORTANT NOTICE OF BCN RATE CHANGES

Dear Participants,

At the recent Board of Trustees meeting, the BCN rates for the early retirees Participants have been evaluated, based on the BCN renewal and annual Premium increase.

Effective January 1, 2024, the BCN rates have been updated as follows:

Single Early Retiree	- \$920.25
Two Person	- \$2,208.60
Family	- \$2,760.75

Please contact the Fund Office at (517)-321-7502 or (877) 876-9357.

Sincerely,

Michigan Trowel Trades Health and Welfare Fund  
Board of Trustees