

# OUTSTATE MICHIGAN TROWEL TRADES FRINGE BENEFIT FUNDS

---

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

---

June 2006

TO: All Participants of the Outstate Michigan Trowel Trades Health and Welfare Fund

RE: Summary of Material Modifications – Self-Payment Rates

Dear Participants:

The Board of Trustees routinely reviews the benefits provided by the Fund as well as the hourly contribution and self-payment rates to ensure the long term financial solvency of the Fund, while maintaining the current level of benefits.. Following review and discussion of the projected cost impact upon the Fund, the Trustees have agreed to increase the self-payment rate based upon the Blue Cross Blue Shield of Michigan (BCBSM) increase. The BCBSM rate increased by approximately five percent (5%) which is the amount of the self-payment rate increase.

The new self-payment rate will be \$339.00 and will be reflected on your monthly self-payment notice. The new rate will be effective for coverage for the month of August 2006. If you have already remitted your self-payment for the month of August 2006, please include the extra \$16.00 for August coverage with your payment for the month of September 2006.

Participants who are having their monthly self-payment deducted from their monthly pension benefit check will automatically have the self-payment rate increase deducted from their August 2006 pension benefit check.

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