

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
and Training Fund

Managed for the Trustees by:
TIC INTERNATIONAL CORPORATION

April 2020

IMPORTANT NOTICE REGARDING YOUR BENEFITS

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

RE: SUMMARY OF MATERIAL MODIFICATIONS

Dear Participant:

First and foremost, we hope that you and your family are well. These are challenging times for you, our participating employers and the Fund. As you know, the Board of Trustees carefully and routinely review the Fund's finances and benefits provided and, given the unprecedented nature of the COVID-19 pandemic and the impact it is likely to have on participants, the Board has made the following benefit improvements:

Effective April 1, 2020 through June 30, 2020, the Fund is waiving all participant cost-sharing for treatment of COVID-19. This means that participants diagnosed with COVID-19 will not be responsible for co-pays, co-insurance or deductibles for their COVID-19 treatment during the stated time period. This improvement is being provided in addition to the federal mandate to provide 100% coverage of COVID-19 evaluation and testing.

If you have questions regarding these benefit changes, please contact the Fund Office at the address or telephone number listed below.

Atención a los hablantes de español. Este y otros anuncios de la Oficina de Fondos sobre sus derechos y sus beneficios están disponibles en español. Si quiere recibir futuros anuncios en español, escriba o llame a la oficina del Comité de los fideicomisarios, fondos de pensiones, salud y bienestar de Michigan Trowel Trades Health and Welfare Fund, 6525 Centurion Drive, Lansing, Michigan 48917-9275, número de teléfono gratuito (877) 876-9357 (517) 321-7502.

Sincerely,

Michigan Trowel Trades Health and Welfare Fund
Board of Trustees