

# MICHIGAN BAC FRINGE BENEFIT FUNDS

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Michigan BAC Health Care Fund  
Michigan BAC Pension Fund  
Michigan BAC Apprenticeship & Training Fund

Managed for the Trustees by:  
TIC INTERNATIONAL CORPORATION

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April 2010

## IMPORTANT NOTICE

TO: ALL PARTICIPANTS OF THE MICHIGAN BAC HEALTH CARE FUND (FUND)

RE: SUMMARY OF MATERIAL MODIFICATIONS REGARDING ELIGIBILITY

Dear Participants:

Due to the dramatic reduction of work hours, we've modified some of the Fund's eligibility provisions to help you maintain your Fund coverage. These changes are as follows:

### **Minimum Coverage Self-Payment Program**

If you're currently making regular self-payments but now wish to switch to the Fund's Minimum Coverage Self-Payment Program, you may do so *immediately*. Simply put your request in writing and submit it to the Fund Office.

If you switch to the Minimum Coverage Self-Payment Program, you'll be covered from the first day of the month following your written request to switch. Of course, you must make the required monthly self-payment by the due date to be covered under the Minimum Coverage Self-Payment Program. **PLEASE NOTE: you cannot switch back to the regular Self-Payment Program until you again qualify for Fund benefits through hours worked (275 hours within a 3 month period).**

### **Short Hour Self-Payments**

If you are eligible to make "short-hour" self-payments, you will now be credited with three (3) months of eligibility. (Currently, you are credited with only one (1) month of eligibility). ***This change is effective with the work month of December 2009.***

To be eligible to make "short-hour" self-payments, you must have worked at least two hundred nineteen hours (219) in the quarter.

## **COBRA Continuation Coverage**

If you wish to now select COBRA Continuation Coverage, you may do so *immediately* even if you had earlier selected the Fund's regular Self-Payment Program. To make this change, contact the Fund Office. You must meet all of the ARRA COBRA subsidy requirements to qualify for this selection of COBRA.

## **OTHER COVERAGES AVAILABLE**

Unfortunately, some Fund participants cannot currently afford any of the Fund's coverages. So, enclosed are brochures for Healthy Kids, MICHild and MyBlue-Young Adult Blue which may provide you some assistance. In addition, you may want to explore the State of Michigan website at [www.michigan.gov/helpinghand](http://www.michigan.gov/helpinghand) which was designed to help residents with unemployment, food stamps, housing and health care.

If you have any questions, please contact the Fund Office.

Sincerely,

Michigan BAC Health Care Fund  
Board of Trustees