

MICHIGAN BAC FRINGE BENEFIT FUNDS

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

Managed for the Trustees by:
TIC INTERNATIONAL CORPORATION

April 2020

TO: ALL PARTICIPANTS OF THE MICHIGAN BAC HEALTH CARE FUND

Re: Summary of Material Modifications – COVID-19 Treatment
Waiver of Cost Sharing – Effective April 1, 2020 through June 30, 2020

Dear Participant:

The Fund has *temporarily* enhanced your health care benefits to provide COVID-19 treatment at *no cost* to you from *April 1, 2020 through June 30, 2020*.

This means that during this limited time, Participants and their dependents diagnosed with COVID-19 will *not* be responsible for copayments, coinsurance and deductibles for COVID-19 treatment.

This benefit is in addition to the Fund's waiver of cost-sharing for COVID-19 testing. This includes the COVID-19 test and urgent care visits, in-person visits, telehealth visits or emergency room visits related to COVID-19 testing.

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

Sincerely,

Michigan BAC Health Care Fund
Board of Trustees