

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

November 2021

SUMMARY OF MATERIAL MODIFICATIONS – NOTICE OF MERGER

TO: ALL PARTICIPANTS IN THE MICHIGAN BAC HEALTH CARE FUND

RE: Michigan BAC Health Care Fund (MI BAC HCF) and Detroit and Vicinity Trowel Trades Health and Welfare Fund (D & V HWF)

Dear Participants:

On January 1, 2022, the MI BAC HCF will merge into the D & V HWF. After this January 1 merger, the D & V HWF alone will provide you with your health care benefits under the terms of the D & V HWF Plan.

Your transfer to the D & V HWF will happen automatically. No action is required by you.

To help you understand the changes that are part of this merger -- ***which includes benefit changes*** -- the D & V HWF will soon send you its *Summary of Benefits and Coverage (SBC)* and its *Summary Plan Description (SPD)*.

If you are enrolled in the MI BAC Fund's *Supplement to Medicare Program*, enclosed is an additional notice and enrollment forms regarding your January 1 benefit changes.

For more information on D & V HWF, click on the following link:

<https://www.ourbenefitoffice.com/BacLocal2/Benefits/Home.aspx>

We are confident that this merger ensures that you will receive the best possible health care benefits in the future. We decided to approve this merger only after careful review and deliberation.

Sincerely,
The Board of Trustees of the
Michigan BAC Health Care Fund

6525 Centurion Drive • Lansing, MI 48917-9275
(517) 321-7502 • FAX (517) 321-7508
TOLL FREE (800) 531-2244
www.michiganbac.org