

September 2005

TO: ALL PARTICIPANTS OF THE LABORERS' METROPOLITAN DETROIT
HEALTH CARE FUND

RE: SELF-PAYMENT RATES

Dear Participant:

After lengthy review and discussion, the Trustees have determined that the monthly self-payment rates will be increased by six percent (6%) per month effective October 1, 2005. (The last monthly self-payment increase occurred in January 2004). This increase is necessary because of skyrocketing healthcare costs.

Listed below are the new self-payment rates for all categories effective October 1, 2005:

SELF-PAYMENT CATEGORY	MONTHLY RATE
Entire Family - INCLUDES DENTAL (first 12 payments)	\$ 328.60
Entire Family - INCLUDES DENTAL (13th through the 18th payment)	\$ 447.32
Early Retiree - Entire Family	\$ 344.50
Early Retiree - Entire Family with Spouse eligible for Medicare	\$ 307.40
Retired Participant with Medicare, Spouse & Dependents without Medicare	\$ 196.10
Retired Participant & Spouse, both with Medicare	\$ 127.20
Retired Participant & Spouse, both with Medicare, Dependent without Medicare	\$ 196.10
Disabled Participant without Medicare, with Spouse & Dependent Children (1 st 24 months)	\$ 222.60
Disabled Participant with Medicare, with Spouse & Dependents (Beginning 25 th month)	\$ 196.10
Disabled Participant with Medicare, & Spouse with Medicare, no Dependents	\$ 127.20
Surviving Spouse, not eligible for Medicare, NO DENTAL OR VISION	\$ 169.60
Surviving Spouse not eligible for Medicare, with Dependents, NO DENTAL OR VISION	\$ 201.40
Surviving Spouse with Medicare, NO DENTAL, VISION, OR MAJOR MEDICAL BENEFITS	\$ 127.20
Surviving Spouse with Medicare, with Dependents, NO DENTAL, VISION, OR MAJOR MEDICAL BENEFITS	\$ 196.10

These changes are necessary to insure the sound operation of your Health Care Fund. We have made these modifications only after careful consideration of all possible alternatives.

<over>

If you have already remitted your self-payment for October 2005, the additional amount due will be added to your November 2005 payment.

If your monthly self-payment is automatically deducted from your pension check, this new monthly self-payment rate will be deducted from your pension checks beginning with your October 2005 pension check.

If you have any questions regarding the above, please do not hesitate to contact the Fund Office.

Sincerely,

LABORERS' METROPOLITAN DETROIT
HEALTH CARE FUND
BOARD OF TRUSTEES

/mkm