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May 2020

IMPORTANT NOTICE

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

Re: **Summary of Material Modifications -- *Temporary and Emergency
Reduction of Active Participant Self-Payment Rate***

Dear Participant:

In light of the health emergency created by COVID-19, we have temporarily and, on an emergency basis, reduced the *Active Participant* monthly Self-Payment rate to **\$100**.

Below we answer important questions related to this temporary and emergency monthly Self-Payment reduction.

Q1. Who is eligible for this temporary and emergency monthly Self-Payment reduction?

A1. It applies *only* to *Active Participants and their families*. This includes those Active Participants who were making Self-Payments in January 2020.

Q2. Who is *not* included in this temporary and emergency Self-Payment reduction? That is, who is ineligible?

A2. Any Participant that is *not* an Active Participant is ineligible. So, the following are *not* eligible for this temporary and emergency Self-Payment reduction: Early Retirees, Retirees, Surviving Spouses, and Disabled Participants. The monthly Self-Payment rates for these Non-Active Participants is *unchanged* by our temporary and emergency action.

Q3. What is the temporary and emergency monthly Self-Payment amount?

A3. It is **\$100**.

Q4. Does this temporary and emergency \$100 monthly Self-Payment amount apply to Active Participants who are single *and* Active Participants with families?

A4. Yes.

Q5. How long will this \$100 temporary and emergency Self-Payment rate be in place?

A5. It will apply *only* from April 2020 to July 2020.

Q6. What happens to the Self-Payment rate after July 2020?

A6. After July 2020, the *current* Self-Payment rate for Active Participants -- which was in effect before this change to \$100 -- will once again apply *unless* we make additional changes.

Q7. What if I'm an Active Self-Payee and I already made my April Self-Payment?

A7. In this case, we'll credit your Self-Payment account by applying the difference between the temporary and emergency \$100 monthly payment and the amount of your future Self-Payments.

Sincerely,

Laborers' Metropolitan Detroit Health Care Fund
Board of Trustees