

**Laborers' Metropolitan Detroit  
Health Care Fund**

Local #1076 and #1191

Laborers'  
International  
Union of  
North America

**LiUNA!**

*Feel the Power*

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November 2022

**IMPORTANT NOTICE REGARDING YOUR BENEFITS**

**TO:** PARTICIPANTS IN THE LABORERS' METROPOLITAN DETROIT  
HEALTH CARE FUND

**RE:** **Summary of Material Modifications (SMM)**  
*January 1, 2023 Changes to Vision Benefits, Accumulated Eligibility and COBRA  
Self-Payments*

Dear Participants:

This is an important notice about changes to your Fund benefits, Accumulated Eligibility and COBRA Self-Payment rates, *effective January 1, 2023*.

These January 1, 2023 changes include:

- *an enhancement* to your existing vision benefits;
- *changes* to the Fund's accumulated eligibility for retired participants that are Medicare eligible; and
- *new* COBRA Self-Payment rates.

**VISION BENEFITS**

**Q. Who is affected by the vision benefit change?**

A. All participants who currently have Fund vision benefits.

**Q: What is the vision benefit change?**

A: The annual \$350 frame allowance will apply to *safety frames with corrected lenses* or standard frames with corrected lenses.

## ACCUMULATED ELIGIBILITY

**Q. Who is affected by the accumulated benefit change?**

A. Retired participants who are Medicare eligible at the time of retirement.

**Q: What is the accumulated benefit change?**

A: Currently, if you are retired, Medicare eligible and meet the Fund's Medicare Advantage Prescription Drug Program (MAPD Program) requirements, your accumulated eligibility provides you Fund coverage with *Active* participant benefits at no cost to you until your accumulated eligibility runs out.

Effective January 1, 2023, under these same circumstances, your accumulated eligibility provides you Fund coverage with *MAPD Program* benefits at no cost to you until your accumulated eligibility runs out.

## SELF-PAYMENT RATES

**Q: What is the new COBRA Self-Payment rate?**

A:

Current Monthly Rate	New Monthly Rate
\$814.17 (no dental)	\$844.28
\$874.30 (with dental)	\$939.96

If you have any questions about these benefit changes, please call the Fund Office at (800) 228-0048 or 517-321-7502.

Sincerely,

The Board of Trustees of the  
Laborers' Metropolitan Detroit Health Care Fund