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November 2023

IMPORTANT NOTICE REGARDING YOUR BENEFITS

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

**RE: Summary of Material Modifications (SMM)
*January 1, 2024 – New Self-Payment Rates***

Dear Participants:

This is an important notice about changes to the Fund's Self-Payment rates, *effective January 1, 2024*.

These January 1, 2024 changes include *new* Active, Medicare Retiree, Early Retiree, Medicare Split Contract, Surviving Spouse, Disabled Participant and COBRA Self-Payment rates.

SELF-PAYMENT RATES

Q: What are the new *Active* Self-Payment rates?

A; On *January 1, 2024*, the current *Active* Self-Payment rates will increase to the following:

Current Monthly Rate	New Monthly Rate
\$517.38	\$529.14
\$620.86	\$634.98
\$724.34	\$740.81

Q: What are the new *Medicare* Self-Payment rates?

A; On *January 1, 2024*, the current Self-Payment rates for Medicare retirees will increase by five dollars (\$5) for single coverage, ten dollars (\$10) for two person coverage and fifteen dollars (\$15) for family coverage.

Q: What are the new *Non-Medicare* Self-Payment rates?

A; On *January 1, 2024*, the current Self-Payment rates for Early Retirees, Medicare Split Contracts, Disabled Participants, Surviving Spouses and COBRA will change as listed in the tables on the next pages.

Use your current monthly rate to identify your new monthly Self-Payment rate.

Early Retiree (Single Coverage)

Current Monthly Rate	New Monthly Rate
\$638.89	\$653.41
\$688.03	\$703.68
\$737.18	\$753.94
\$786.32	\$804.20
\$835.47	\$854.46
\$884.61	\$904.73
\$982.90	\$1,005.25

Early Retiree (Family Coverage)

Current Monthly Rate	New Monthly Rate
\$958.33	\$980.12
\$1,032.05	\$1,055.51
\$1,105.76	\$1,130.91
\$1,179.48	\$1,206.30
\$1,253.20	\$1,281.69
\$1,326.92	\$1,357.09
\$1,474.35	\$1,507.88

*Medicare Split Contract (Medicare Retiree or Medicare Disabled Participant
with a Non-Medicare Family Member(s))*

Current Monthly Rate	New Monthly Rate
\$707.05	\$722.64
\$825.18	\$843.46

Disabled Participants

Current Monthly Rate	New Monthly Rate
\$431.49	\$441.31
\$1,037.80	\$1,061.40

Surviving Spouses and COBRA Participants

Current Monthly Rate	New Monthly Rate
\$814.17	\$905.71
\$874.30	\$1,006.33

If you have any questions about these Self-Payment 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