

MICHIANA AREA ELECTRICAL WORKERS' FRINGE BENEFIT FUNDS

Michiana Area Electrical Workers' Health and Welfare Fund
Michiana Area Electrical Workers' Pension Fund
Michiana Area Electrical Workers' Money Purchase Plan

Managed for the Trustees by:
TIC INTERNATIONAL CORPORATION

June 2013

TO: ALL PARTICIPANTS OF THE MICHIANA AREA ELECTRICAL WORKERS'
HEALTH AND WELFARE FUND

RE: BENEFIT MODIFICATIONS and SELF-PAYMENT RATES

Dear Participant:

Recently the Board of Trustees reviewed the benefits provided for the diagnosis and treatment of autism spectrum disorders (ASD) and elected to increase the coverage. Effective January 1, 2013 the Fund will provide the following:

- Applied behavior analysis, a specialized treatment for autism
- Physical therapy, speech therapy and occupational therapy provided as part of the treat for ASD
- Nutritional counseling provided as part of the treatment of ASD
- Other mental health benefits to diagnose and treat autism
- Other medical services used to diagnose and treat autism

Participants may obtain information about BCBSM approved autism evaluation centers through the provider directory at bcbsm.com.

As you may know, the Board of Trustees reviews the self-payment rates annually to determine whether rate increases are necessary to offset the increased cost of health care benefits. Following review and discussion, the Trustees have elected to increase the rates effective August 1, 2013 as follows:

Listed below are the rate increases:

| If your current monthly rate is | Your new rate is: |
|--|--------------------------|
| \$92.00 | \$100.00 |
| 138.00 | 149.00 |
| 185.00 | 199.00 |
| 231.00 | 249.00 |
| 277.00 | 299.00 |
| 323.00 | 349.00 |
| 369.00 | 398.00 |
| 415.00 | 448.00 |
| 508.00 | 548.00 |
| 462.00 | 498.00 |
| 923.00 | 996.00 |

-over-

Your new self-payment rate will be reflected on your next monthly self-payment notice. If you have already remitted your self-payment for coverage for the month of August, please include any balance due with your next monthly self-payment.

If your self-payments are being remitted via a monthly deduction from your pension check, your pension check for the month of August 2013 will reflect the adjusted deduction.

If your self-payments are being remitted via a direct debit from your checking or savings account, the adjustment will be made automatically to your deduction.

If you have any questions regarding the autism benefit, please do not hesitate to contact Blue Cross Blue Shield of Michigan, if you have questions regarding your self-payment rates, please do not hesitate to contact the Fund Office.

Sincerely,

Michiana Area Electrical Workers' Health & Welfare Fund
Board of Trustees