

# MICHIGAN BAC FRINGE BENEFIT FUNDS

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Michigan BAC Health Care Fund  
Michigan BAC Pension Fund  
Michigan BAC Apprenticeship Fund

Managed for the Trustees by:  
TIC INTERNATIONAL CORPORATION

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July 2005

## IMPORTANT NOTICE REGARDING YOUR BENEFITS

TO: ALL ELIGIBLE PARTICIPANTS

RE: MICHIGAN BAC HEALTH CARE FUND - SUMMARY OF MATERIAL  
MODIFICATIONS

Dear Participant:

Don't forget that effective **August 1, 2005** the participating provider network will change from the Blue Cross Blue Shield of Michigan Traditional Network to the **BLUE PREFERRED PPO** Network.

Make sure you show your doctor, hospital or other health care providers your new participant identification card and be sure to check to see if they participate in the BCBSM **BLUE PREFERRED PPO** Network.

Remember, except for the Medicare eligible participants, you will be subject to additional out-of-pocket expenses if you do **not** utilize a **BLUE PREFERRED PPO** participating provider.

Please refer to the earlier mailings sent to you regarding this change for more detailed information of this change.

If you have any questions regarding this change, please do not hesitate to contact a Customer Service Representative at 1-800-411-1141.

Sincerely,

Michigan BAC Health Care Fund  
Board of Trustees