

HEAT & FROST INSULATORS AND ALLIED WORKERS LOCAL 47 FRINGE BENEFIT FUNDS

Heat & Frost Insulators and Allied Workers Local 47 Welfare Fund
Heat & Frost Insulators and Allied Workers Local 47 Retirement Trust Fund

Managed for the Trustees by:
TIC INTERNATIONAL CORPORATION

September 2016

**YOUR RESPONSE TO THIS LETTER IS REQUIRED. PLEASE RETURN THE ENCLOSED
COORDINATION OF BENEFITS FORM AS SOON AS POSSIBLE**

TO: ALL ACTIVE AND NON-MEDICARE RETIRED PARTICIPANTS OF THE HEAT & FROST
INSULATORS AND ALLIED WORKERS LOCAL 47 WELFARE FUND

RE: COORDINATION OF BENEFITS (COB) PROVISIONS

Dear Participant:

The Plan provides for Coordination of Benefits (COB) which helps save the Fund from paying for needless expenses that are already covered by another health insurance or Health and Welfare Plan. When properly administered, COB will help to curb increases in the cost of coverage for all the Plan participants.

In an effort to assure that the Fund has the most accurate information available regarding you and your dependents, **you must complete** the enclosed Yearly Coordination of Benefits and Dependent Status Statement and return it to the Fund Office in the enclosed envelope on or before **October 31, 2016**.

List all eligible dependents – your failure to list all of your eligible dependents will result in the termination of their coverage as of December 31, 2016.

As a reminder, health care reform requires individuals and dependents to prove they had health coverage or pay a tax penalty. The Fund Office is required to provide you with a statement of coverage. In order to ensure compliance with health care reform, ***please provide the social security numbers for yourself and your dependents on the enclosed Yearly Coordination of Benefits and Dependent Status Statement.*** The IRS uses social security numbers to match the coverage reported on your tax return with the records filed by the Fund Office. Without a social security number, the IRS may not be able to confirm your compliance with the requirement to have coverage.

If you have any questions regarding the above, please do not hesitate to contact the Customer Service Department of the Fund Office, toll free (800) 323-8079 or at the address listed below.

Sincerely,

BOARD OF TRUSTEES,
HEAT & FROST INSULATORS AND
ALLIED WORKERS LOCAL 47 WELFARE FUND