

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

April 2018

IMPORTANT INFORMATION FOR PARTICIPANTS OF THE HEAT & FROST INSULATORS AND ALLIED WORKERS LOCAL 47 WELFARE FUND REGARDING SUMMARY OF BENEFITS AND COVERAGE

As part of the Affordable Care Act (also referred to as “Health Care Reform” or “Obamacare”), the Fund is required to provide you with a Summary of Benefits and Coverage (“SBC”) for the benefit option you are presently enrolled in under the Fund.

An SBC is a simple four-page document (i.e., eight pages double-sided) that provides a concise, plain-language description of the benefits and costs under the Fund. It is intended to help you understand your healthcare coverage and the benefit options in which you are enrolled under the Fund. All insurance companies and group health plans must provide SBCs in a standard format and the SBCs may only differ regarding specific plan benefits. This standard format will make it easier for you to compare plans, and if desired, shop for a plan that best meets your needs.

If you are uncertain regarding the definition of any underlined term contained in the SBC, see the Glossary. You may view the Glossary online at <http://www.dol.gov/ebsa/healthreform> or call the number on the back of your BCBSM ID card to request a copy.

If you would like assistance in understanding how these benefits work together, you may contact BCBSM for more information at (877) 790-2583.

If you have any additional questions, please contact the Fund Office at (800) 323-8079 for assistance.

Board of Trustees
Heat & Frost Insulators and Allied Workers Local 47 Welfare Fund