

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 2015

TO: ALL ELIGIBLE PARTICIPANTS

RE: HEAT & FROST INSULATORS AND ALLIED WORKERS LOCAL 47 WELFARE FUND

Dear Participant:

As you know, the Board of Trustees routinely reviews the benefits and eligibility provided by the Fund to assure that the Fund participants have the best coverage we can afford to provide. The Trustees have therefore elected to make the following change to the Retiree coverage.

Effective September 1, 2015 coverage for the Retiree and/or the Retiree Spouse must be continuous. The Retiree and / or Retiree Spouse must be eligible and apply for coverage at retirement and must maintain continuity of coverage in the Plan except as expressly provided elsewhere in the Plan.

A spouse who has been married to the Retiree for less than one (1) year as of the date of retirement, is not eligible for post-retirement coverage under this Plan. New dependents of a Retiree, including a new spouse, may not be added after the date of retirement (or first retirement in the case of a Retiree returning to active employment and subsequently retiring again).

If you have any questions regarding the above, please do not hesitate to contact the Fund Office.

Sincerely,

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