## 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 2020

## **IMPORTANT NOTICE ABOUT YOUR BENEFITS**

## TO: ALL PARTICIPANTS OF THE HEAT & FROST INSULATORS AND ALLIED WORKERS LOCAL 47 WELFARE FUND

RE: SUSPENSION OF HOUR BANK/SELF-PAYMENT REQUIREMENT TO MAINTAIN ELIGIBILITY

Dear Participant:

In response to the unprecedented consequences of the COVID-19 (Coronavirus) outbreak on the economy as a whole, and the membership of Local 47 in particular, your Board of Trustees has made the following temporary change to the eligibility rules under the Plan.

*EFFECTIVE FOR THE MONTH OF APRIL 2020,* the Trustees have suspended the requirement to use banked hours and/or self-payments to maintain eligibility under the Heat and Frost Insulators and Allied Workers and Local 47 Welfare Plan for all <u>active</u> members who are unemployed due to the COVID-19 outbreak as of, or after, March 27, 2020. Active members who remain employed during this period will be required to maintain eligibility through the use of earned contributions.

Sincerely,

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