

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

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

Managed for the Trustees by:  
TIC MIDWEST

December 2024

TO: All Participants in the Heat & Frost Insulators and Allied Workers Local 47 Welfare Fund

RE: Self-Payment Rates

Dear Participant:

As you know, the Board of Trustees carefully and routinely reviews the Fund benefits, the Fund's finances, and health care costs. Effective January 1, 2025 the following self-payment rate changes will be implemented.

	Rate as of 1/1/24	Rate as of 1/1/25
<b>SURVIVING SPOUSE*</b>		
Widow under age 65 (first 24 months of coverage)	299.00	299.00
Widow under age 65 - with one dependent (first 24 months of coverage)	396.14	398.25
Widow under age 65 (after first 24 months)	598.00	611.00
Widow under age 65 - with one dependent (after first 24 months)	695.14	710.25
<b>EARLY RETIREE*</b>		
Single Early Retiree under age 57	1,196.00	1,222.00
Early Retiree under age 57 with Spouse and/or Family *	1,196.00	1,222.00
Single Early Retiree age 57-65	598.00	611.00
Early Retiree under age 57 with Spouse and/or Family *	1,196.00	1,222.00
Early Retiree age 57-65 with Spouse and/or family	598.00	611.00
Early Retiree 57-65 with spouse under age 65 with Medicare*	598.00	611.00

	Rate as of 1/1/24	Rate as of 1/1/25
<b>DISABILITY*</b>		
Single Disabled Retiree without medicare	1,046.50	1,222.00
Disabled Retiree without Medicare with Family	1,046.50	1,222.00
Single Disabled Retiree with Medicare	#REF!	366.99
Disabled Retiree w/Medicare with non-Medicare Spouse	598.00	611.00
Disabled Retiree w/Medicare w/Spouse eligible for Medicare	598.00	611.00
Disabled Retiree w/Medicare w/non-Medicare Spouse and/or non-Medicare Family*	598.00	611.00
<b>MINIMUM COVERAGE</b>		
Single- Minimum Coverage	172.30	176.04
Couple - Minimum Coverage	387.69	396.12
Family - Minimum Coverage	465.21	475.32

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

Sincerely,

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