

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

April 2026

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 May 1, 2026 the following self-payment rate changes will be implemented.

	Rate as of 1/1/2025	Rate as of 5/1/2026
SURVIVING SPOUSE*		
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)	398.25	408.38
Widow under age 65 (after first 24 months)	611.00	702.00
Widow under age 65 - with one dependent (after first 24 months)	710.25	811.38
EARLY RETIREE*		
Single Early Retiree under age 57	1,222.00	1,404.00
Early Retiree under age 57 with Spouse and/or Family *	1,222.00	1,404.00
Single Early Retiree age 57-65	611.00	702.00
Early Retiree under age 57 with Spouse and/or Family *	1,222.00	1,404.00
Early Retiree age 57-65 with Spouse and/or family	611.00	702.00
Early Retiree 57-65 with spouse under age 65 with Medicare*	598.00	702.00

RETIREEES	Rate as of 1/1/2025	Rate as of 5/1/2026
Single Retiree over age 65	302.41	333.27
Retiree over age 65, non-Medicare spouse under age 65	585.15	644.86
Retiree over age 65 w/Medicare, non-Medicare spouse under 65, w/non-Medicare dependent	700.27	771.73
Retiree over age 65, spouse under 65 Both with Medicare	585.15	644.86
Retiree and Spouse over 65 both with Medicare	585.15	644.86
Retiree & Spouse over 65 both with Medicare w/dependent w/Medicare	700.27	771.73
Retiree under 65 with Spouse over 65 with Medicare	585.15	644.86
Retiree & Spouse over age 65, both w/Medicare, w/non-Medicare dependent	700.27	771.73
Widow over age 65	302.41	333.27
Widow under age 65 with Medicare	302.41	333.27

	Rate as of 1/1/26	Rate as of 5/1/26
DISABILITY*		
Single Disabled Retiree without medicare	1,222.00	1,404.00
Disabled Retiree without Medicare with Family	1,222.00	1,404.00
Single Disabled Retiree with Medicare	366.99	404.43
Disabled Retiree w/Medicare with non-Medicare Spouse	611.00	702.00
Disabled Retiree w/Medicare w/Spouse eligible for Medicare	611.00	702.00
Disabled Retiree w/Medicare w/non-Medicare Spouse and/or non-Medicare Family*	611.00	702.00
MINIMUM COVERAGE		
Single- Minimum Coverage	176.04	194.01
Couple - Minimum Coverage	396.12	436.54
Family - Minimum Coverage	475.32	523.83

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