

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

December 8, 2010

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

RE: THE HEALTH CARE & EDUCATION AFFORDABILITY RECONCILIATION ACT OF 2010

Dear Participant:

Many of you have inquired about the new Health Care Reform Bill and how it might affect the Fund and your benefits. Much of the information we have received from the Department of Health and Human Services is still in the preliminary stages and, is being updated almost daily.

Your Fund already complies with some of the regulations of the Act such as it does not currently have any pre-existing condition exclusions and it does not rescind existing health coverage when a person gets sick as a way of avoiding covering the costs of participants enrollees health care needs.

The Health Care and Education Affordability Reconciliation Act of 2010 requires the Fund to extend dependent child coverage up to age 26 by January 1, 2011. Dependents qualify whether they are married or unmarried. However, if your dependent has another offer of employer-based coverage (such as through his or her job) they are not eligible to enroll under this Plan.

Therefore if you are eligible for benefits and you have a qualifying dependent child under age 26 that was previously covered in the Plan, and their coverage was terminated, you should complete the enclosed "Request for Extension of Coverage for an Adult Child Under Age 26" and return it to the Fund Office within thirty (30) days of the date of this notice. Coverage for your qualifying dependent will be reinstated effective January 1, 2011 and will continue until their 26th birthday, provided you remain eligible.

Sincerely,

HEAT & FROST INSULATORS AND ALLIED WORKERS
LOCAL 47 WELFARE FUND
BOARD OF TRUSTEES

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