

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 2011

IMPORTANT NOTICE

RE: Heat & Frost Insulators and Allied Workers Local 47 Welfare Fund

TO: All Participants on the Supplement to Medicare Program

Dear Participant:

As you may know, there are certain benefits that are not covered by Medicare that the Fund does cover. One such benefit is the immunization for Shingles. Your Fund provides coverage of this immunization for active or pre-Medicare retirees through Blue Cross Blue Shield of Michigan. However, Medicare does not provide coverage for the Shingles immunization and as a result, Supplement to Medicare participants do not currently enjoy this benefit. The Trustees have now determined that they want to make this benefit available to all participants whether they are eligible for Medicare or not.

If you are a Supplement to Medicare participant, all claims should still be submitted to BCBSM for processing. If your claim is denied because it is an office call, chiropractic service, physical examination or immunization, please submit the BCBSM Explanation of Benefits directly to the Fund Office. You can submit your claims as often as you choose but please do not retain your claims for more than a few months.

Currently the participants covered under the active participant coverage have a \$20 co-payment for office calls, chiropractic services and physical examinations. Participants covered under the Supplement to Medicare Program will also have a \$20 co-payment for these services. Therefore if your co-payment is under \$20 do not submit that claim to the Fund. If it is in excess of \$20, do submit the claim and payment will then be made directly to you after the \$20 co-payment for these types of services has been deducted. You will be responsible for remitting payment to the provider of services.

Listed below are the Adult Immunizations Not Covered by Medicare but, the cost of these immunizations may be submitted to the Fund Office for reimbursement:

Diphtheria, pertussis (whooping cough) (TD, Tdap)
Hepatitis A (HepA)
Human Papillomavirus (HPV)
Measles, Mumps, Rubella (MMR)

Meningococcal
Tetanus
Varicella (Chickenpox)
Zoster (Shingles)

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Medicare covers these immunizations in full so you should have no additional liability.

Influenza
Pneumococcal
Hepatitis B (HepB)

The enclosed Benefits at a Glance will provide you with an updated explanation of your benefits. Please note that if an item, (other than prescriptions, dental, vision and hearing benefits) is listed as “Not Covered”, under the Blue Traditional Supplemental Coverage section it may still be covered through the Fund Office.

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

Sincerely,

Heat & Frost Insulators & Allied Workers Local 47 Welfare Fund
Medical Claims Department

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