

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

January, 2025

RE: HEAT AND FROST INSULATORS AND ALLIED WORKERS LOCAL 47 WELARE
FUND BENEFIT CHANGES

– **Coverage of Drugs for Weight Loss**

Dear Participant:

This is a notice that we've made a change to your Fund Benefits. Drug costs are one area where the Fund's expenses have seen significant increases, most notably drugs prescribed for weight loss. In order to address this area and protect against continuing significant increases into the future, the Fund will be changing the copay for weight loss drugs. The benefit change identified and explained below is *effective February 1, 2025*.

1. Coverage of Drugs for Weight Loss

Effective February 1, 2025, the Fund will cover drugs prescribed for weight loss, subject to specific Blue Cross Blue Shield of Michigan prior authorization requirements at a 50% copay, up to a maximum copay of \$200 for a 30-day supply.

Drugs prescribed for weight loss are currently covered subject to specific Blue Cross Blue Shield of Michigan prior authorization requirements. Prior authorization criteria include, but are not limited to, specific body mass index (BMI) parameters and a requirement that the patient first complete a minimum of 6 months of active participation in a covered BCBSM lifestyle modification program or a documented alternative concurrent lifestyle modification program, if a covered program is not available.

WHY HAVE WE MADE THESE CHANGES?

We've made these changes only after considerable review. These changes are financially necessary and a prudent way to manage your benefit program, both for now and the future.

Sincerely,

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