

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

November, 2025

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

– **IMPORTANT NOTICE REGARDING YOUR DENTAL BENEFITS**

Dear Participant:

This notice is to inform you of a change to your Fund benefits. Effective January 1, 2026, the Plan's dental network will transition to Delta Dental. This coverage will be offered through two Delta Dental networks, Delta Dental PPO and Delta Dental Premier, which are among Michigan's largest networks of participating dentists.

Your coverage levels will remain the same under the new Delta Dental arrangement. The Board of Trustees made this decision to offer a larger dental network to members, improving access and provider choice while maintaining current coverage.

Beginning January 1, 2026, members may visit any licensed dentist. Your out-of-pocket costs are lower when you use dentists who participate in the Delta Dental PPO or Delta Dental Premier networks.

Although you may see any licensed dentist, Delta Dental PPO providers typically yield the lowest out-of-pocket costs. Delta Dental Premier dentists also help reduce costs; however, you may pay slightly more than with PPO. If you use a Nonparticipating Dentist, Delta Dental pays based on its Nonparticipating Dentist fee, and you may be responsible for any difference between that amount and the dentist's billed charge.

Delta Dental will be mailing Welcome Kits that include plan information and guidance on how to use your benefits. Delta Dental will administer your new program effective January 1, 2026. Please share your Delta Dental details with your dentist on or after that date.

If you have questions about your new dental program, please contact the Fund Office.

Sincerely,

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