



HEAT & FROST INSULATORS AND ASBESTOS WORKERS HEALTH AND WELFARE TRUST FUND

September 2016

To: All Participants of the Heat & Frost Insulators and Asbestos Workers
Health & Welfare Trust Fund

CHANGES IN ADMINISTRATION OF TRUST FUND

Dear Participant:

The Board of Trustees is pleased to announce that it has selected BeneSys Administrators as the new Third Party Administrator, **effective October 1, 2016**. Please be assured that, although your Benefits Administrator will change, your benefit plans will not be affected.

Who is BeneSys Administrators?

BeneSys Administrators has been providing benefit services to Employee Benefit Plans for over 30 years. They utilize the very latest in computer technology and their office staff has the tools needed to provide the very best service possible to you and your family. The Member Service team is motivated to help you through any eligibility or claim issue that may arise. BeneSys prides itself on being responsive to the members they serve. If you contact BeneSys during normal business hours and leave a message BeneSys will return your call by the next business day if not sooner. If you leave a message after normal hours you will be contacted the next business day.

Key Changes You Need To Know

Effective October 1, 2016, there are three BeneSys office locations that you may visit or call:

California Participants

BeneSys Administrators
1050 Lakes Drive, Suite 120
West Covina, CA 91790

Nevada Participants

BeneSys Administrators
8311 West Sunset Road, Suite 250
Las Vegas, NV 89113

San Diego Participants

BeneSys Administrators
3737 Camino Del Rio So., Suite 300
San Diego, CA 92108

Hours of Operations: Monday through Friday 8:00 a.m. through 4:00 p.m. (PST)

Toll-Free: (800) 433-6692

Fax: (626) 931-1368

Mailing Address: P.O. Box 430, West Covina, CA 91793

Participant Website: www.hfawbenefits.org

Please save this information for future use.

Mailing Address: P.O. Box 430 • West Covina, CA 91793
Physical Address: 1050 Lakes Drive, Suite 120 • West Covina, CA 91790
8311 West Sunset Road Suite 250 • Las Vegas, NV 89113
3737 Camino Del Rio So., Suite 300 • San Diego, CA 92108
Toll Free 800-433-6692 www.hfawbenefits.org

Trust Benefits Self-Payments

Please be sure to mail your self-payments to the new address below beginning with your payment for October 1, 2016 eligibility. Self-payments are due the 15th of the month for the following month's coverage and should be mailed directly to:

**Heat & Frost Insulators and Asbestos Workers
Health & Welfare Trust Fund
P.O. Box 430
West Covina, CA 91793**

Medical, Prescription and Dental ID Cards

If you are enrolled in the fee for service medical plan (Blue Cross), prescription drug plan (OptumRx), and dental plan (First Dental Health) you will receive new medical, prescription and dental ID cards in the mail prior to October 1, 2016. If you do not receive your new ID cards, please contact the Trust office. If you are enrolled in the Kaiser, United Health Care plans or United Concordia you may continue to use those ID cards.

Retirees

Retirees enrolled in VSP and First Dental Health will receive a new ID card in the mail prior to October 1, 2016.

New Products and Services

Also during the first few months, you will be receiving announcements on NEW services that will make it easier for you to access your benefit information and understand your benefits. Here are a few examples:

- **New Participant Website-Available October 1, 2016**

Updated "Frequently Asked Questions" Section – this section may already have your question and an answer readily available to you.

Benefits in Brief Section (Healthcare) – this section gives you a summary of your plan benefits.

Contact Us – this section allows you to email us your question or issue any time of the day or night and we will respond to you the next business day.

Your Benefit Information – Approximately November 1, 2016, all Heat & Frost Insulators and Asbestos Workers Health and Welfare Trust Fund Participants will be able to access information about the Plan's benefits, contributions received from your employer(s), and eligibility information via the New Participant Website. You will receive a separate notice with information about, and instructions on how to access the new Participant Website.

Explanation of Benefits Online- If you are enrolled in the self-funded medical and dental plans, the Explanation of Benefits are at your fingertips and can be printed directly from our website.

We appreciate your patience as we work through this transition.

Sincerely,
Board of Trustees