



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

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October 2025

## IMPORTANT NOTICE

**To: All Active Mechanics and Maintenance Workers and their Covered Dependents and Self-Pay Retirees and their Covered Dependents**

**From: Board of Trustees  
Heat and Frost Insulators and Asbestos Workers Health and Welfare Fund**

**Re: Vision Benefit Increased Frame Allowance - Effective October 1, 2025**

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### Summary of Material Modification

This notice serves as a summary of material modification (“SMM”) which describes changes made to benefits provided by the Heat and Frost Insulators and Asbestos Workers Health and Welfare Fund (“Plan”) and supplements some of the changes made to the Summary Plan Description (“SPD”) for the Plan. The effective date of the modification is indicated below. You should read this SMM very carefully and retain this document with your copy of the SPD for future reference.

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Under the Vision Service Plan (VSP), provided to those eligible for vision benefits, the in-network frame allowance will increase from \$150 to \$180 effective October 1, 2025.

The allowance for featured frames is \$200. To use the featured frame allowance, select a featured frame brand at any VSP in-network provider’s office, [www.visionworks.com](http://www.visionworks.com) or [www.eyeconic.com](http://www.eyeconic.com). The allowance will automatically be applied to your purchase. Look for the VSP heart logo on the lenses of the frames to identify them.

Attached is a summary of the vision benefits including the upgraded frame allowance.

Please contact the Administrative Office at 626.646.1083, if you have any questions. This notice has been uploaded and is available on the participant website at [www.hfawbenefits.org](http://www.hfawbenefits.org).