



SHEET METAL WORKERS' LOCAL UNION NO. 80 FRINGE BENEFIT FUNDS

P.O. Box 1408 / Troy, MI 48099-1408 / (248) 641-4980 (800) 400-7710

January 25, 2019

To: All Active and Non-Medicare Eligible Participants
Sheet Metal Workers' Local Union No. 80 Insurance Trust Fund

RE: **SPOUSAL DEATH BENEFIT COVERAGE**

The Board of Trustees continues to monitor the Insurance Fund in an effort to provide the maximum benefits at an affordable cost. The Board is pleased to announce the following benefit improvement.

Spousal Death Benefit

Effective **November 1, 2018**, the Plan was amended to provide a \$10,000 Death Benefit payable upon the death of an eligible member's spouse.

For complete eligibility rules and limitations on Death Benefits, please refer to your Summary Plan Description, as updated by the most recent Summary of Material Modifications, or contact the Fund Office at (248) 641-4980 or (800) 400-7710.

Sincerely,

Board of Trustees

Sheet Metal Workers' Local Union No. 80 Insurance Trust Fund

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TROY, MI 48099-1408**



Important Fund Information