



PLUMBERS AND PIPEFITTERS LOCAL NO. 172 FRINGE BENEFIT FUNDS

Plumbers and Pipefitters Local 172 Welfare Fund
Plumbers and Pipefitters Local 172 Pension Fund
Plumbers and Pipefitters Local 172 Voluntary 401(k) Fund

Managed for the Trustees by
TIC International Corporation

FREQUENTLY ASKED QUESTIONS

How are my benefits funded?

The primary source of financing for the benefits provided under the Health Plan and for the expenses of Fund operations is employer contributions.

What are the Fund's eligibility requirements?

Active Participants become eligible for benefits on the first day of the month following the month in which the Fund receives Initial and Continued Eligibility Requirements

As an Active Bargaining Unit Employee, you and your Dependents are eligible to participate in the Plan on the first day of the third succeeding calendar month following the month in which Contributions are required to be submitted on your behalf. The Board of Trustees determines the amount of Contributions required for eligibility.

Once you meet the initial eligibility requirements, your benefits will continue for subsequent Benefit Months if you were credited with sufficient Contributions during the corresponding Eligibility Month.

An Eligibility Month is the month you worked in for which Contributions are paid to the Fund on your behalf to qualify for Continued Eligibility for Active Benefits under the Plan. A Benefit Month is a period of time during which you are eligible for Active Benefits under the Plan.

What do I do if my employer does not remit my fringes?

First, call your employer. There may be a very good reason why the fringes have not been remitted. If your employer cannot explain the reason to your satisfaction, you should contact the Local Union.

How can I add my dependents to the Plan?

Complete a "Healthcare Enrollment Form and Yearly Coordination of Benefits and Dependent Status Statement" and submit copies of marriage or birth certificates. [Click HERE to download form.](#)

What do I do when I get divorced?

You must send a complete copy of your divorce decree otherwise coverage will be maintained for your ex-spouse. If the Fund pays for benefits that should not be paid because your spouse no longer meets the definition of a dependent, you will be held responsible.

When does coverage stop for my dependent children?

The Health Care and Education Affordability Reconciliation Act of 2010 requires the Fund to extend Adult child coverage up to age 26. Coverage may continue until the last day of the month in which that adult child turns 26 years old or earlier if you do not maintain your eligibility under the Plan. This requires annual verification.

Can I continue coverage when I retire?

Yes, provided you meet the retiree requirements for maintaining coverage. Refer to pages 20-23 of the Summary Plan Description. [Click HERE to open.](#)

What do I do if I am injured or ill and cannot work?

The Fund provides disability benefits which may continue your coverage for health care benefits. You should complete a disability form. [Click HERE to download the form.](#)

What is COBRA?

COBRA is the Consolidate Omnibus Budget Reconciliation Act of 1986. COBRA requires that the Fund provide coverage for participants and their dependents that may not otherwise be offered. COBRA is available for dependents who no longer meet the definition of a dependent as defined by the Plan. Please contact the Fund Office for the current COBRA rates.

What is Coordination of Benefits?

Coordination of Benefits or COB coordinates benefits with other health benefits you may have such as coverage through your spouses' employer.

To find a participating doctor, click [HERE](#) to visit that topic on the Anthem website.

Learn more about your dental benefits by clicking [HERE](#) to visit the Delta Dental of Indiana website.

Learn more about your vision benefits by clicking [HERE](#) to visit the VSP website.

FOLLOW THE LINKS BELOW TO REVIEW YOUR BENEFITS AT A GLANCE:

Click [HERE](#) for Active and Pre-Medicare Retiree Bargaining Unit.

Click [HERE](#) for Active and Pre-Medicare Non-Bargaining Unit Retirees.