

# FLINT PLUMBING AND PIPEFITTING FRINGE BENEFIT FUNDS

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Flint Plumbing & Pipefitting Industry Health Care Fund  
Flint Plumbing & Pipefitting Industry Pension Fund  
Flint Plumbing & Pipefitting Industry Defined Contribution Plan  
Scholarship Fund of Flint Plumbing & Pipefitting Industry  
Supplemental Unemployment & Disability Plan of Local Union 370

Managed for the Trustees by:  
TIC INTERNATIONAL CORPORATION

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**July 2021**

To: ALL PLAN PARTICIPANTS AND ALTERNATE PAYEES OF THE  
FLINT PLUMBING & PIPEFITTING INDUSTRY HEALTH CARE FUND  
FLINT PLUMBING & PIPEFITTING INDUSTRY DEFINED CONTRIBUTION PLAN  
FLINT PLUMBING & PIPEFITTING INDUSTRY PENSION FUND

Dear Plan Participants:

We have attached the following Important Notices and Annual Reports for your review. These Notices and Reports are required to be mailed to each Plan Participant as required by the Employee Retirement Income Security Act of 1974 (ERISA):

- Medicare Part D – Prescription Drug Coverage Pages 2 – 3
- 2020 Summary Annual Report & Annual Notice  
for the Health Care Fund Pages 4 – 6
- Women’s Health and Cancer Rights Page 7
- 2020 Summary Annual Report for the Defined Contribution Plan Pages 8 – 9
- Extension of Certain Plan Deadlines due to COVID-19  
(Pension and Defined Contributions Funds) Page 10

If you have any questions, please contact your Local Union office or the Pension Department at the Fund Office.

Sincerely,

Boards of Trustees

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**IMPORTANT NOTICE FROM FLINT PLUMBING & PIPEFITTING  
INDUSTRY HEALTH CARE FUND  
ABOUT YOUR PRESCRIPTION DRUG COVERAGE AND MEDICARE**

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with the Flint Plumbing & Pipefitting Industry Health Care Fund and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

These are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. The Flint Plumbing & Pipefitting Industry Health Care Fund has determined that the prescription drug coverage offered by the Fund is, on average for all plan participants, expected to pay out as much as the standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

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**WHEN CAN YOU JOIN A MEDICARE DRUG PLAN?**

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15<sup>th</sup> through December 7<sup>th</sup>.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

**WHAT HAPPENS TO YOUR CURRENT COVERAGE IF YOU DECIDE TO JOIN A MEDICARE DRUG PLAN?**

If you decide to enroll in a Medicare drug plan and drop the Flint Plumbing & Pipefitting Industry Health Care Fund's prescription drug coverage, be aware your coverage will be affected and that you may not be able to get this coverage back.

If you do decide to join a Medicare drug plan and drop your current Flint Plumbing & Pipefitting Industry Health Care Fund coverage, be aware that you and your dependents will not be able to get this coverage back.

**In addition, since coverage for the Medicare eligible participants is provided through a Medicare Advantage Plan, you cannot opt out of the prescription drug coverage.**

**WHEN WILL YOU PAY A HIGHER PREMIUM (PENALTY) TO JOIN A MEDICARE DRUG PLAN?**

You should also know that if you drop or lose your current coverage with Flint Plumbing & Pipefitting Industry Health Care Fund and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

**FOR MORE INFORMATION ABOUT THIS NOTICE OR YOUR CURRENT PRESCRIPTION DRUG COVERAGE...**

Contact the Fund Office at (888) 797-5862 for further information. Note: You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through Flint Plumbing & Pipefitting Industry Health Care Fund changes. You also may request a copy of this notice at any time.

**FOR MORE INFORMATION ABOUT YOUR OPTIONS UNDER MEDICARE PRESCRIPTION DRUG COVERAGE...**

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- Visit [www.medicare.gov](http://www.medicare.gov)
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help.
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at [www.socialsecurity.gov](http://www.socialsecurity.gov). or call them at 1-800-772-1213 (TTY 1-800-325-0778).

**SAVE THIS LETTER AS IT IS YOUR MEDICARE PART D  
CERTIFICATE OF CREDITABLE COVERAGE**

**Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).**

To: PLAN PARTICIPANTS OF FLINT PLUMBING & PIPEFITTING INDUSTRY  
HEALTH CARE FUND

Re: **2020 SUMMARY ANNUAL REPORT**

Dear Plan Participant:

This is a summary of the Annual Report of the Flint Plumbing & Pipefitting Industry Health Care Fund, Sponsor Identification Number 38-6208007, Plan No. 501, for the period August 1, 2019 through July 31, 2020. The Annual Report has been filed with the Employee Benefits Security Administration, U. S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

*INSURANCE INFORMATION*

The Plan has contracts with Blue Care Network of Michigan, Blue Cross Blue Shield of Michigan, and Hartford Life and Accident to pay health, life insurance, prescription drug, stop loss, accidental death and dismemberment and hearing claims incurred under the terms of the plan. The total premiums paid for the Plan Year ended July 31, 2020 were \$782,875.

*BASIC FINANCIAL STATEMENT*

The value of Plan Assets after subtracting Liabilities of the Plan was \$7,617,756 as of July 31, 2020, compared to \$7,658,110 as of August 1, 2019. During the Plan Year, the Plan experienced a decrease in its Net Assets of \$40,354. This increase includes unrealized appreciation and depreciation in the value of Plan Assets; that is, the difference between the value of the Plan's Assets at the end of the year and the value of the Assets at the beginning of the year or the cost of Assets acquired during the year. During the current Plan Year, the Plan had Total Income of \$7,587,188, including employer contributions of \$6,376,185, employee contributions of \$575,357, earnings from investments of \$613,011, and other income of \$22,635.

Plan Expenses were \$7,627,542. These expenses included \$138,324 in administrative expenses and \$7,489,218 in benefits paid to Participants and Beneficiaries.

*YOUR RIGHTS TO ADDITIONAL INFORMATION*

You have a right to receive a copy of the full Annual Report or any part thereof, on request. The items listed below are included in that Report.

1. an accountant's report;
2. financial information and information on payments to service providers;
3. assets held for investment;
4. transactions in excess of 5 percent of Plan Assets;
5. insurance information, including sales commissions paid by insurance carriers.

To obtain a copy of the full Annual Report, or any part thereof, write or call the Board of Trustees, Flint Plumbing & Pipefitting Industry Health Care Fund, 6525 Centurion Drive, Lansing, Michigan 48917-9275, at TOLL FREE (888) 797-5862 or (517) 321-7502. The charge to cover copying costs is the lesser of the actual cost or twenty-five cents (\$0.25) per page for any part thereof.

You also have the right to receive from the Plan Administrative Manager, on request and at no charge, a Statement of the Assets and Liabilities of the Plan and accompanying notes, or a Statement of Income and Expenses of the Plan and accompanying notes, or both. If you request a copy of the full Annual Report from the Plan Administrative Manager, these two statements and accompanying notes will be included as part of that Report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the Report, because these portions are furnished without charge.

Additionally, you also have the legally protected right to examine the Annual Report at the main office of the Plan (Board of Trustees, Flint Plumbing & Pipefitting Industry Health Care Fund, 6525 Centurion Drive, Lansing, Michigan 48917-9275), at the U.S. Department of Labor in Washington, D.C. or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, DC 20210.

**Paperwork Reduction Act Statement**

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13)(PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average less than one minute per notice (approximately 3 hours and 11 minutes per plan). Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Office of the Chief Information Officer, Attention: Department Clearance Officer, 200 Constitution Avenue, N.W., Room N-1301, Washington, DC 20210 or email [DOL\\_PRA\\_PUBLIC@dol.gov](mailto:DOL_PRA_PUBLIC@dol.gov) and reference the OMB Control Number 1210-0040.

OMB Control Number 1210-0040 (expires 06/30/2022)

Sincerely,

**Board of Trustees**  
**Flint Plumbing & Pipefitting Industry Health Care Fund**

**ANNUAL NOTICE**

HIPAA Privacy Notice

The Health Insurance Portability and Accountability Act (HIPAA) was passed by Congress in 1996. HIPAA privacy rules apply to those who provide medical services, such as hospitals and doctors and also to HMOs, insurance companies and health plans. These rules are intended to protect your personal information from being inappropriately disclosed. The Plan has provided you with its Notice of Privacy Practices regarding the use and disclosure of your protected health information, also known as PHI. The current notice also clarifies that you will receive notice if a breach of your PHI occurs. You may obtain a copy of the current notice at any time by contacting the Plan office.

To: PLAN PARTICIPANTS OF FLINT PLUMBING AND PIPEFITTING INDUSTRY HEALTH CARE FUND

Re: **WOMEN'S HEALTH AND CANCER RIGHTS**

Dear Plan Participant:

The Trustees of the Flint Plumbing & Pipefitting Industry Health Care Fund ("Fund") are issuing this annual notice in compliance with the Women's and Cancer Rights Act of 1998. Your Fund already provides the benefits required by this new law. You have a right to this notice, and the Trustees are providing the notice for your information so that you may be assured that you are treated in accordance with Federal law if the need arises.

The Federal law requires that all health care plans that provide medical and surgical benefits for mastectomies provide, participants and beneficiaries receiving mastectomy benefits and who elect mastectomy related breast reconstruction with coverage for the following:

- **All stages of reconstruction of the breast on which the mastectomy has been performed.**
- **Surgery and reconstruction of the other breast to produce a symmetrical appearance; and**
- **Prostheses and physical complications of all stages of mastectomy including lymphedemas; in a manner determined in consultation with the attending physician and the patient. Such coverage may be subject to annual deductibles and coinsurance provisions as may be deemed appropriate and as are consistent with those established for other benefits under the plan or coverage.**

The Fund has provided coverage for mastectomies for a number of years. As part of this coverage, the Plan also covered the procedures necessary to effect reconstruction of the breast on which the mastectomy was performed, as well as the cost of prostheses and physical complications of all stages of mastectomy, including lymph edemas, as recommended by the attending physician of any patient receiving Plan benefits in connection with the mastectomy and inc consultation with the patient. The Plan also covers any surgery and reconstruction of the other breast to achieve a symmetrical appearance.

Please keep this notice with your Summary Plan Description. If you have any questions regarding these federal requirements, please contact the Fund Office.

Sincerely,

**Board of Trustees**  
**Flint Plumbing & Pipefitting Industry Health Care Fund**

**To:** PLAN PARTICIPANTS OF FLINT PLUMBING &  
PIPEFITTING INDUSTRY DEFINED CONTRIBUTION PLAN

**RE: 2020 SUMMARY ANNUAL REPORT**

Dear Plan Participant:

This is a summary of the Annual Report of the Flint Plumbing & Pipefitting Industry Defined Contribution Plan, Sponsor Identification Number 38-6254230, Plan 002, for the period August 1, 2019 through July 31, 2020. The Annual Report has been filed with the Employee Benefits Security Administration, U. S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

*BASIC FINANCIAL STATEMENT*

Benefits under the Plan are provided through a trust fund. Plan Expenses were \$377,159. These Expenses included \$129,350 in Administrative Expenses, \$234,568 in Benefits paid to Participants and Beneficiaries, and \$13,241 in other expenses. A total of 445 persons were Participants in or Beneficiaries of the Plan at the end of the Plan Year, although not all of these persons had yet earned the right to receive benefits.

The value of Plan Assets, after subtracting Liabilities of the Plan, was \$13,973,209 as of July 31, 2020, compared to \$12,401,426 as of August 1, 2019. During the Plan Year, the Plan experienced an increase in its Net Assets of \$1,571,783. This increase includes unrealized appreciation or depreciation in the value of the Plan Assets; that is, the difference between the value of the Plan Assets at the end of the year and the value of the Assets at the beginning of the year or the cost of Assets acquired during the year. During the current Plan Year, the Plan had a total income of \$1,948,942, including employer contributions of \$176,033, employee contributions of \$857,895, earnings from investments of \$913,837, and other income of \$1,177.

*YOUR RIGHTS TO ADDITIONAL INFORMATION*

You have a right to receive a copy of the full Annual Report or any part thereof, on request. The items listed below are included in that Report.

1. an accountant's report;
2. financial information and information on payments to service providers; and
3. assets held for investment.
4. Information regarding any common or collective trusts, pooled separate accounts, master trusts or 103-12 investment entities in which the plan participates.

To obtain a copy of the full Annual Report, or any part thereof, write or call the office of the Board of Trustees, Flint Plumbing & Pipefitting Industry Defined Contribution Plan, 6525 Centurion Drive, Lansing, Michigan 48917-9275, at TOLL FREE (888) 797-5862 or (517) 321-7502. The charge to cover copying costs is the lesser of the actual cost or twenty-five cents (\$0.25) per page for any part thereof.

You also have the right to receive from the Plan Administrative Manager, on request and at no charge, a Statement of the Assets and Liabilities of the Plan and accompanying notes, or a Statement of Income and



Expenses of the Plan and accompanying notes, or both. If you request a copy of the full Annual Report from the Plan Administrative Manager, these two statements and accompanying notes will be included as part of that Report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the Report, because these portions are furnished without charge.

Additionally, you also have the legally protected right to examine the Annual Report at the main office of the Plan (Board of Trustees, Flint Plumbing & Pipefitting Industry Defined Contribution Plan, 6525 Centurion Drive, Lansing, Michigan 48917-9275), at the U.S. Department of Labor in Washington, D.C. or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, N 1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, DC 20210.

Sincerely,

**Board of Trustees**  
**Flint Plumbing & Pipefitting Industry Defined Contribution Plan**

**Paperwork Reduction Act Statement**

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The public reporting burden for this collection of information is estimated to average less than one minute per notice (approximately 3 hours and 11 minutes per plan). Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Office of the Chief Information Officer, Attention: Department Clearance Officer, 200 Constitution Avenue, N.W., Room N-1301, Washington, DC 20210 or email [DOL\\_PRA\\_PUBLIC@dol.gov](mailto:DOL_PRA_PUBLIC@dol.gov) and reference the OMB Control Number 1210-0040.

OMB Control Number 1210-0040 (expires 06/30/2022)

**To: PLAN PARTICIPANTS OF FLINT PLUMBING & PIPEFITTING INDUSTRY  
PENSION FUND AND DEFINED CONTRIBUTION PLAN**

**Re: NOTICE REGARDING EXPIRATION OF CERTAIN EXTENDED PLAN DEADLINES**

July 2021

**Please read this Notice carefully as it explains how the extension of certain Plan deadlines during the Coronavirus National Emergency are impacted by recent federal guidance.**

In light of the National Emergency created by the pandemic, on May 4, 2020, the Internal Revenue Service and Department of Labor adopted an emergency regulation which provides that the period between March 1, 2020 (the beginning date of the National Emergency), until 60 days after the end of the National Emergency (Outbreak Period) does not count for calculating:

- Timely filing of claims, and
- Timely filing of appeals.

Recently, however, guidance has been issued which clarifies that in no event will extensions extend beyond one year. In other words, the end of the extension will be the earlier of:

- (a) 1 year from the date a participant is first eligible for the extended deadline; or
- (b) the end of the Outbreak Period, which is 60 days after the announced end of the National Emergency.

This notice gives examples of how this will apply to the Plan.

### **Claims and Appeals**

Susan received a claim denial for a disability benefit (an “adverse benefit determination”) on July 1, 2020. Under normal (non-emergency) rules, she would have 180 days from the claim denial to file an appeal, which would be December 28, 2020. This deadline was suspended during the Outbreak Period. Susan’s deadline to file an appeal now ends on the earlier of December 28, 2021, or 180 days after the end of the Outbreak Period (which, as of the date of this Notice, is still ongoing).

If you have any questions, please contact the Fund Administrator.