

# 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  
Supplemental Unemployment & Disability Plan of Local Union 370

Managed for the Trustees by:  
TIC International Corporation

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September 2013

Beginning in 2014, a main component of health care reform in the United States will be implemented – the Health Insurance Marketplace (also known as the “Exchange”). The Health Insurance Marketplace, which is online, is designed to help individuals compare and purchase health insurance.

The law requires that employers provide the enclosed notice regarding the Marketplace to all full and part time employees. On behalf of contributing employers, the Fund Office is providing this Notice to all individuals on whose behalf contributions have been received by the Fund within the last 12 months.

**THE HEALTH INSURANCE MARKETPLACE WILL HAVE NO EFFECT ON COVERAGE UNDER THE FLINT PLUMBING AND PIPEFITTING INDUSTRY HEALTH CARE FUND AND COVERAGE WILL CONTINUE UNDER THE TERMS OF THE FLINT PLUMBING AND PIPEFITTING INDUSTRY HEALTH CARE FUND PLAN OF BENEFITS. THE MARKETPLACE HAS NO EFFECT ON YOUR EMPLOYER’S OBLIGATION TO CONTRIBUTE TO THE FUND ON YOUR BEHALF PURSUANT TO THE TERMS OF THE COLLECTIVE BARGAINING AGREEMENT.**

If you have any questions, please contact the Fund Office at the address or phone number listed below.

Sincerely,

Board of Trustees  
Flint Plumbing & Pipefitting Industry Health Care Fund

## Notice Required by Patient Protection and Affordable Care Act

### New Health Insurance Marketplace Coverage - Options and Your Health Coverage

#### PART A: General Information

When key parts of the health care law take effect in 2014, there will be a new way to buy health insurance: the Health Insurance Marketplace. This notice, provided to you as required by law, contains information regarding the Marketplace and employment-based health coverage offered by the Flint Plumbing and Pipefitting Industry Health Care Fund.

#### What is the Health Insurance Marketplace?

The Marketplace is designed to help individuals find health insurance that meets their needs and fits their budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options. Some individuals may also be eligible for a new kind of tax credit that lowers their monthly premium right away. If you are eligible for coverage under the Flint Plumbing and Pipefitting Industry Health Care Fund, you will not be eligible for this credit. Open enrollment for health insurance coverage through the Marketplace begins in October 2013 for coverage starting as early as January 1, 2014.

#### Can I Save Money on my Health Insurance Premiums in the Marketplace?

If an individual's employer does not offer coverage, or offers coverage that doesn't meet certain standards, he or she may save money on health insurance premiums in the Marketplace. The amount of savings depends on household income. If you are eligible for coverage under the Flint Plumbing and Pipefitting Industry Health Care Fund, you will not be eligible for a tax credit on premiums.

#### Does Employment-based Health Coverage Affect Eligibility for Premium Savings through the Marketplace?

Yes. If an individual has an offer of employment-based health coverage that meets certain standards, he or she will not be eligible for a tax credit through the Marketplace and may wish to enroll in the employment-based coverage. However, an individual may be eligible for a tax credit that lowers his or her monthly premium or for a reduction in certain cost-sharing if there is no employment-based coverage available or if the offered employment-based coverage does not meet certain standards. If the cost of employment-based coverage that would cover an individual (and not any other members of his or her family) is more than 9.5% of his or her household income for the year, or if the offered employment-based coverage does not meet the "minimum value" standard set by the Affordable Care Act, a tax credit may be available. (The "minimum value standard" is met if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs).

Coverage under the Flint Plumbing and Pipefitting Industry Health Care Fund is intended to be affordable and meets the minimum value standard set by law. If you are eligible for coverage under the Flint Plumbing and Pipefitting Industry Health Care Fund, you will not be eligible for this credit.

**By law the following Note must be included in this Notice. However, it is not relevant to coverage under the Flint Plumbing and Pipefitting Industry Health Care Fund. Whether you purchase coverage in the Marketplace will have no effect on your employer's obligation to contribute to the Flint Plumbing and Pipefitting Industry Health Care Fund on your behalf pursuant to the terms of the collective bargaining agreement.** Note: If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you may lose the employer contribution (if any) to the employer-offered coverage. Also, this employer contribution - as well as any employee contribution to employer-offered coverage - is often excluded from income for Federal and State income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

## **How Can I Get More Information?**

For more information about coverage under the Flint Plumbing and Pipefitting Industry Health Care Fund, please check your summary plan description or contact the Fund Office at 888-797-5862.

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit **HealthCare.gov** for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

## **PART B: Information About Health Coverage Offered by Your Employer**

This section contains information about health coverage offered by the Flint Plumbing and Pipefitting Industry Health Care Fund. If you decide to complete an application for coverage in the Marketplace, you may be asked to provide this information, along with information about your employer.

Here is some basic information regarding coverage under the Flint Plumbing and Pipefitting Industry Health Care Fund (Fund):

Name: Flint Plumbing and Pipefitting Industry Health Care Fund  
EIN: 38-6208007  
Address: 6525 Centurion Drive, Lansing, MI 48917  
Phone: 888-797-5862

It is intended that coverage under the Flint Plumbing and Pipefitting Industry Health Care Fund be affordable. Fund coverage meets the minimum value standard set by law. Coverage under the Fund is provided for all participants who meet the Fund's eligibility rules and their eligible dependents.

If you decide to shop for coverage in the Marketplace, [HealthCare.gov](https://www.healthcare.gov) will guide you through the application process.