



P.O. Box 836
Troy, MI 48099-0836

Heat & Frost Insulators and Allied Workers Local 25 Fringe Benefit Funds



(248) 641-4925
(800) 864-1115

Benefit Contacts

MEDICAL, DENTAL, PRESCRIPTION, HEARING BENEFITS, BENNY CARD

Option 1 from the Main Menu, then Option 1

- Administered by: Blue Cross Blue Shield of Michigan
Call Blue Cross using the phone number on the back of your Blue Cross ID Card
If a Blue Cross ID card is needed, contact the Eligibility Department at the Benefit Office.
- Call for: Benefit inquiries on Medical, Hospital, Surgical, Prescription, Dental, Hearing, and Benny Card
Claim Status
Providers in the Blue Cross network
NOTE: The Benefit Office is happy to work on your behalf to provide assistance with any Blue Cross matter
- Blue Cross Web Site: www.bcbsm.com
- Benny Card References
- ❖ Benny Card Web Site: my.wexhealthcard.com
- to view cardholder activity, including: available and paid balance, claim detail, such as: vendor, claim amount, substantiation status, etc.
 - ❖ Email & Fax for Submitting Benny Card Receipts:

Email	flexclaims@benesys.com
Fax	248 556 2597

WEEKLY DISABILITY BENEFITS

Option 1 from the Main Menu, then Option 2

- Administered by: Heat and Frost Insulators Local 25 Benefit Office – 248 641 4925 or 800 864 1115
- | | | | |
|--------------------------|-----------|------|--|
| Bryan Houston | extension | 3066 | bryan.houston@benesys.com |
| Angela Dukaj, Supervisor | extension | 3163 | angela.dukaj@benesys.com |
| Department Email Address | | | shorttermdisability@benesys.com |

- Call for:
- Appeals
 - Benefit Check Status
 - Benefit Questions
 - Claim Form
 - Eligibility for Benefits when injured/unable to work



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LIFE INSURANCE/DEATH CLAIMS

Option 1 from the Main Menu, then Option 2

Administered by: Heat and Frost Insulators Local 25 Benefit Office – 248 641 4925 or 800 864 1115

Angela Dukaj, Supervisor	extension	3163	angela.dukaj@benesys.com
Department Email Address			death.claims@benesys.com

Call for:

- Appeals
- Beneficiary on file
- Benefit Questions
- Claim Form
- Claim Status
- Eligibility Determination for Benefits
- Report of a Death or Dismemberment

The Heat and Frost Insulators Local 25 Benefit Office works on your behalf in filing a death claim with ULLICO, the life insurance carrier.

ELIGIBILITY IN THE HEALTH CARE PLAN

Option 1 from the Main Menu, then Option 3

Administered by: Heat and Frost Insulators Local 25 Benefit Office – 248 641 4925 or 800 864 1115

Teresa Kiryakoza	extension	3092	teresa.kiryakoza@benesys.com
Cornelia Barbee	extension	3389	cornelia.barbee@benesys.com
Maria Youngblood, Supervisor	extension	3145	maria.youngblood@benesys.com

Call for:

- Appeals
- Bank Hours
- COBRA, COBRA rates
- Eligibility, *including: current, initial, continuing, reinstatement & termination of*
- Enrollment Form and Packet
- Health Care Coverage for Survivors, Retirees, and while Disabled/Unable to Work
- ID Cards
- Monthly Status Slip
- Privacy Practices
- Protected Health Information: Authorization for Release to another individual
- Qualified Medical Child Support Order (QMSCO): occurs in the event of a divorce
- Self-payment Calculations and Due Date
- Status Updates: birth, adoption, marriage, divorce, death, address change
- Summary Plan Description/Benefit Booklet



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DEFINED BENEFIT PLAN

Option 1 from the Main Menu, then Option 4

Administered by: Heat and Frost Insulators Local 25 Benefit Office – 248 641 4925 or 800 864 1115

Tina Broski	extension	3146	tina.broski@benesys.com
Joe Krajacic, Director	extension	3177	joseph.krajacic@benesys.com

Call for:

- Alternate Payee Distribution, due to a divorce
- Appeals
- Application for Benefits
- Beneficiary Form, Beneficiary on file
- Benefit Estimate
- Benefit Questions
- Benefit Statement *issued annually*
- Benefit Information, including: *normal, unreduced early, early, late, death, & deferred vested*
- Direct Deposit of my benefit
- Eligibility Requirements
- Form of Benefits, including: *Single Life Annuity, 50% Joint and Survivor, 75% Joint and Survivor, 5 Year Certain, 10 Year Certain*
- Summary Plan Description/Benefit Booklet
- Tax Withholding

DEFINED CONTRIBUTION PLAN

Option 1 from the Main Menu, then Option 5

Administered by: Heat and Frost Insulators Local 25 Benefit Office – 248 641 4925 or 800 864 1115

Shannon Perez	extension	3258	shannon.perez@benesys.com
Joe Krajacic, Director	extension	3177	joseph.krajacic@benesys.com

Call for:

- Alternate Payee Distribution, due to a divorce
- Appeals
- Application for Benefits
- Beneficiary Form, Beneficiary on file
- Benefit Estimate
- Benefit Questions
- Benefit Statement *issued quarterly*
- Benefits I'm eligible For, including: *normal, early, late, and disability retirement, separation, financial hardships*
- Benefit Forms, including: *single lump sum, partial lump sum, 50% Joint and Survivor Annuity, Single Life Annuity, periodic payments*
- Eligibility Requirements
- Form of Benefits, *including:*
- Qualified Domestic Relationship Order: *grants assets to an alternate payee*
- Required Minimum Distributions *for those approaching age 70*
- Summary Plan Description/Benefit Booklet
- Tax Withholding



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401(k) PLAN

Option 1 from the Main Menu, then Option 5

Administered by: Heat and Frost Insulators Local 25 Benefit Office – 248 641 4925 or 800 864 1115

Shannon Perez	extension	3258	shannon.perez@benesys.com
Joe Krajacic, Director	extension	3177	joseph.krajacic@benesys.com

Call for:

- Alternate Payee Distribution, due to a divorce
- Appeals
- Application for Benefits
- Beneficiary Form, Beneficiary on file
- Benefit Estimate
- Benefit Questions
- Benefit Statement *issued quarterly*
- Benefits I'm Eligible For, including: *normal, early, & disability retirement, separation, financial hardship*
- Benefit Forms, including: *single lump sum, single lump sum rollover, single life annuity, 50% Joint and Survivor Annuity*
- Eligibility for Benefits
- Qualified Domestic Relationship Order: *grants assets to an alternate payee*
- Required Minimum Distributions: *for those approaching age 70*
- Summary Plan Description/Benefit Booklet
- Tax Withholding

Web Site: (to view your account) www.yourplanaccess.com/benesys/

CONTRIBUTIONS

Option 1 from the Main Menu, then Option 6

Administered by: Heat and Frost Insulators Local 25 Benefit Office – 248 641 4925 or 800 864 1115

Joanna McGee	extension	3342	joanna.mcgee@benesys.com
Dawn Hanley, Supervisor	extension	3226	dawn.hanley@benesys.com
Katelyn Davis	extension	3083	katelyn.davis@benesys.com

Call for questions on:

- Contractor Relations
- Fringes Remitted
- Fringe Check Status
- Fringe Reporting Forms
- Fringe and Wage Rates
- Payroll Audit
- Reported Work Hours
- Reciprocity/Transfer of Hours



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Benefit Contacts

PLAN MANAGER/PLAN ASSOCIATE

Grace Mulvahill	extension	3241	grace.mulvahill@benesys.com
	Cell	248 891 7526 -	call after hours, if needed
Nicole Christian	extension	3251	nicole.christian@benesys.com
Call for:		any assistance needed	