

UPPER PENINSULA PLUMBERS' & PIPEFITTERS' FRINGE BENEFIT FUNDS

UP Plumbers' & Pipefitters' Health & Welfare Fund
UP Plumbers' & Pipefitters' Pension Fund
UP Plumbers' & Pipefitters' Money Purchase Fund
UP Plumbers' & Pipefitters' Vacation Fund
UP Plumbers' & Pipefitters' Educational Fund

Managed for the Trustees by:
TIC INTERNATIONAL CORPORATION

March, 2010

IMPORTANT NOTICE

TO: ALL PARTICIPANTS OF THE UP PLUMBERS' & PIPEFITTERS'
HEALTH & WELFARE FUND

RE: HEALTH AND WELFARE FUND BENEFIT AND ELIGIBILITY MODIFICATIONS

Dear Participant:

As you know, the Trustees continually review the benefits and eligibility to assure that the Fund participants are provided with the best possible, affordable benefits. Based upon the review the following modifications to the Plan are being made:

Mental Health and Substance Abuse Benefits

The **Mental Health Parity and Addiction Equity Act** requires group health plans to apply the same treatment and financial limits to mental health and substance abuse disorder benefits as they do to medical and surgical benefits. This means that your plan's frequency of visits, number of visits and days of coverage, as well as deductibles, co-payments, coinsurance and out-of-pocket limits, will be identical for all conditions, whether they are physical or mental.

As such, the plan design changes effective July 1, 2010 and the UP Plumbers' & Pipefitters' Health and Welfare Fund will therefore remove visit maximums under Mental Health as well as remove the annual Inpatient /Outpatient Lifetime Substance Abuse maximums.

Eligibility for Retirees Who Return to Work

The Plan has also been amended to stipulate that credit will **no longer** be provided toward eligibility for contributions remitted on behalf of pre-Medicare retired participants.

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If you have any questions regarding the above, please do not hesitate to contact the Fund Office at the number listed below.

Sincerely,

UP Plumbers' & Pipefitters
Health & Welfare Fund
Board of Trustees

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