

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

February 2003

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

RE: SELF-PAYMENT RATES

Dear Participant:

As was advised in the earlier Summary of Material Modifications, due to the continued escalating cost of providing health care benefits, an increase in the Self-Payment Rates has been determined to be necessary. These new rates will be reflected on your monthly self-payment notice beginning with the month of March 2003. If you have already remitted your self-payment for the month of March, your next monthly notice will include the balance due if any. Listed below are the new rates for all categories:

Member Only.....	\$206.00	Family.....	\$483.00
Two (2) Persons.....	\$432.00	Disabled Member Only.....	\$206.00
Disabled Member and Family.....	\$432.00	Early Retiree Only.....	\$206.00
Early Retiree & Family....	\$483.00	Early Retiree w/One Dependent.....	\$432.00
Widow & Dependents.....	\$432.00	Full Time College Student.....	\$104.00
Supplement to Medicare Member & Spouse.....	\$337.00	Supplement to Medicare Member Only.....	\$169.00
Supplement to Medicare Widow only.....	\$169.00	Supplement to Medicare, Member- Regular Coverage/Dependents.....	\$374.00
		Spouse of Retiree w/Medicare.....	\$169.00
		COBRA Continuation Coverage, Includes Vision.....	\$688.00

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

Sincerely,

THE BOARD OF TRUSTEES OF THE UP PLUMBERS AND PIPEFITTERS
HEALTH AND WELFARE FUND