

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' Educational Fund

January 2004

IMPORTANT NOTICE

RE: Upper Peninsula Plumbers' and Pipefitters' Health and Welfare Fund

Dear Participant:

The Board of Trustees of the Upper Peninsula Plumbers' and Pipefitters' Health and Welfare Fund has spent a substantial amount of time over the last several months evaluating the skyrocketing health care costs. As you may know, over the last few years health care costs have increased in excess of 20% per year. In order to maintain the financial integrity of the Fund, the Board of Trustees has found it necessary to increase the self-payment rates

Listed below are the rates which are based upon the actual cost of providing coverage:

Self-Payment Category	BCBSM Illustrative Rate	Rate effective 03/01/2004
Active , Member only	266.70	213.00
Active, Member & Family	706.35	565.00
Active Participant & One Dependent	594.20	475.00
Disabled, Member Only	266.70	213.00
Disabled Member & Family	594.20	475.00
Early Retiree Only	266.70	213.00
Early Retiree & One Dependent	594.20	475.00
Early Retiree & Family	706.35	565.00
Full Time College Student	133.38	107.00
Widow Only	266.70	213.00
Widow and Dependents	594.20	475.00
Supplement to Medicare, Member Only	239.72	192.00
Supplement to Medicare, Member and Spouse	479.42	384.00
Supplement to Medicare, Member - Regular Coverage for Dependents	506.41	405.00
Supplement to Medicare - Widow	239.72	192.00
Spouse of Retiree with Medicare	239.72	192.00
COBRA Continuation Coverage	706.35	706.00

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If you have any questions regarding the self-payment rates, please contact the Fund Office.

Sincerely,

Upper Peninsula Plumbers' and Pipefitters'
Health and Welfare Fund
Board of Trustees

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