

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

Managed for the Trustees by:
TIC INTERNATIONAL CORPORATION

June 2004

IMPORTANT NOTICE

TO: All Eligible Participants of the Upper Peninsula Plumbers' & Pipefitters'
Health & Welfare Fund

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

Dear Participant:

As a reminder, the Upper Peninsula Plumbers' and Pipefitters' Health and Welfare Fund does not ***provide any coverage for Motor Vehicle related accidents.*** The Fund totally and completely excludes coverage for any claim arising out of an auto or other vehicular related accident. "Vehicle" includes all usual forms of transportation on public highways such as vans, pickup trucks, motorcycles, etc.

You should make certain that you have health care coverage if you have a vehicular accident. Check with your automobile insurance agent and/or insurance carrier to make sure that you are covered under your automobile policy "first and completely" for any claim arising out of a vehicular related accident or incident. You should make it clear to your agent or carrier that the Fund excludes such coverage from its Schedule of Benefits and, it is imperative that your policy has the proper coverage to protect you and your dependents.

For participants that reside in the state of Wisconsin, the applicable coordination of benefit provisions will continue to apply.

If you have any questions about these changes, please do not hesitate to contact the Fund Office.

Sincerely,

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