

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

December 2006

TO: ALL ACTIVE ELIGIBLE PARTICIPANTS OF THE UPPER PENINSULA
PLUMBERS' AND PIPEFITTERS' HEALTH AND WELFARE FUND

RE: Upper Peninsula Plumbers' & Pipefitters' Health & Welfare Fund –
Dental Benefits & Coverage for Mammograms

Dear Participant:

As you may know on a regular basis, the Board of Trustees reviews the benefits provided by the Fund to assure that the Fund participants have the best possible coverage. Therefore, the Board of Trustees has elected to implement Dental Coverage for Active Participants effective January 1, 2007. This coverage will be available to participants that are eligible by employer contributions or active participant self-payments.

The dental coverage will be provided by Blue Cross Blue Shield of Michigan (BCBSM). Claims should be submitted directly to BCBSM. The maximum benefit payable will be eight hundred dollars (\$800) per person, per calendar year. The enclosed "Benefits-at-a-Glance" will give you more specific details of the coverage.

You have three options when choosing a dentist. You can choose a DenteMax participating dentist, you can ask your dentist to participate on a "per claim" basis or you can use a non-participating dentist, which may mean higher out-of-pocket costs for you.

If you use the DenteMax dental network you will have lower out-of-pocket costs. To locate a dentist, visit the DenteMax website at <http://www.dentemax.com> or call the DenteMax Customer Service number at 1-800-752-1547.

Dentists can participate with BCBSM on a "per claim" basis, so it's important to ask if your dentist participates or wishes to participate before every procedure. If your dentist participates, it means he or she will accept the BCBSM approved amount, less your co-payment as payment in full for covered services. Participating dentists also file your claims and receive payment directly from BCBSM. You will be responsible for the co-payment and for non-covered services.

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If your dentist chooses not to participate with BCBSM, the dentist can bill you for any differences between the BCBSM payment amount and the amount charged by the dentist (in addition to the applicable co-payment). Although non-participating dentists can file claims on your behalf, payment will be sent directly to the participant and the participant will be responsible to reimburse the dentist.

Mammograms

Effective January 1, 2007 coverage for mammograms will be provided under the Preventive Health Benefits at one hundred percent (100%).

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

Sincerely,

Upper Peninsula Plumbers' and Pipefitters'
Health & Welfare Fund
BOARD OF TRUSTEES