

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 2007

IMPORTANT NOTICE

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

RE: Upper Peninsula Plumbers' & Pipefitters Health & Welfare Fund – Benefit Modification

Dear Participant:

Effective July 1, 2007 the Upper Peninsula Plumbers' & Pipefitters Health and Welfare Fund will ***no longer provide any coverage for Motor Vehicle related accidents or incidents.*** The Fund will totally and completely exclude coverage for any claim arising out of an auto or other vehicular related accident or incident. "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/incident. 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.

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

Sincerely,

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

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