April 2010

IMPORTANT NOTICE

TO: ALL PARTICIPANTS OF THE FLINT PLUMBING & PIPEFITTING INDUSTRY HEALTH CARE FUND

RE: FLINT PLUMBING & PIPEFITTING INDUSTRY HEALTH CARE FUND – SUMMARY OF MATERIAL MODIFICATIONS - COST OF COVERAGE

Dear Participant:

As you know, we carefully and routinely review the Fund benefits, the Fund’s finances, and health care cost increases. As a direct result of the dramatic slow-down in work, the hourly contributions to the Fund have dropped significantly. This has occurred, unfortunately, while medical costs are increasing at an alarming rate.

This has forced us to increase the cost of coverage effective June 1, 2010 to seven hundred seventy dollars ($770) per month.

Therefore, each participant’s eligibility will be re-calculated as of June 1, 2010 to determine how many months of coverage the participant has earned. Once the number of months of earned coverage has been determined, the Dollar Bank will be recalculated to reflect the new Dollar Bank.

Participants with a maximum dollar bank of eighteen (18) months currently have $12,600.00 in their dollar bank. After June 1, 2010 the dollar bank will increase to $13,860.00. If you have less than the maximum dollar bank, your dollar bank will be adjusted accordingly.

Participants will notice this change on their monthly contribution advice notice for the month of June 2010.

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

Sincerely,

Flint Plumbing & Pipefitting Industry
Health Care Fund
Board of Trustees