August 2010

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

RE: THE HEALTH CARE & EDUCATION AFFORDABILITY RECONCILIATION ACT OF 2010

Dear Participant:

Many of you have inquired about the new Health Care Reform Bill and how it might affect the Fund and your benefits. Much of the information we have received from the Department of Health and Human Services is still in the preliminary stages and, is being updated almost daily.

Your Fund already complies with some of the regulations of the Act such as it does not currently have any pre-existing condition exclusions and it does not rescind existing health coverage when a person gets sick as a way of avoiding covering the costs of participant’s enrollee’s health care needs.

The Health Care and Education Affordability Reconciliation Act of 2010 requires the Fund to extend dependent child coverage up to age 26 by August 1, 2011. Therefore if you are eligible for benefits and you have a dependent child that was previously covered in the Plan, and their coverage was terminated, you should complete the enclosed “Request for Extension of Dependent Coverage” and return it to the Fund Office within thirty (30) days of the date of this notice. Coverage for your dependent will be reinstated effective August 1, 2011 and will continue until their 26th birthday.

Sincerely,

FLINT PLUMBING & PIPEFITTING INDUSTRY
HEALTH CARE FUND
BOARD OF TRUSTEES

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