

FLINT PLUMBING AND PIPEFITTING FRINGE BENEFIT FUNDS

Flint Plumbing & Pipefitting Industry Insurance Fund
Flint Plumbing & Pipefitting Industry Pension Fund
Flint Plumbing & Pipefitting Industry Defined Contribution Plan
Scholarship Fund of Flint Plumbing Pipefitting Industry
Supplemental Unemployment & Disability Plan of Local Union 370

June 2003

TO: ALL PARTICIPANTS

RE: SELF-PAYMENT RATES

Dear Participant:

After lengthy review and discussion, the Trustees have determined that the self-payment rates which are being remitted by the Fund's retired and widowed participants will be modified to reflect *fifty percent* (50%) of the actual BCBSM premium.

The following self-payment rates will be implemented effective July 1, 2003:

| <u>Category</u> | <u>Current Rate</u> | <u>Rate effective July 1, 2003</u> |
|-----------------------------|-------------------------|--|
| Early Retiree – Single | \$154.00 | \$166.00 |
| Early Retiree – Couple | 324.00 | 349.00 |
| One person regular coverage | | |
| One person with Medicare | 279.00 | 309.00 |
| One person with Medicare | 125.00 | 143.00 |
| Two persons with Medicare | 250.00 | 286.00 |
| Widow without Medicare | 154.00 | 166.00 |
| Widow with Medicare | 125.00 | 129.00 |

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If your monthly self-payment is automatically deducted from your pension check, it will be changed for the month of July 2003.

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

Sincerely,

**FLINT PLUMBERS' & PIPEFITTERS INSURANCE FUND
BOARD OF TRUSTEES**