

FLINT PLUMBING AND PIPEFITTING FRINGE BENEFIT FUNDS

Flint Plumbing & Pipefitting Industry Health Care 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

Managed for the Trustees by:
TIC INTERNATIONAL CORPORATION

June 24, 2020

Important Notice to Participants Regarding Changes in Michigan No-Fault Law

For years, Michigan law has required that no-fault policies provide unlimited Personal Injury Protection coverage (PIP), which means these policies have paid for virtually every medical expense arising out of a motor vehicle accident.

Michigan No-Fault law is changing. Effective July 1, 2020, Michigan drivers can continue to maintain unlimited coverage or may elect Personal Injury Protection (PIP) coverage limits as follows:

- \$50,000 if enrolled in Medicaid,
- \$250,000,
- \$500,000, or
- Opt-out of PIP coverage entirely. In general, a driver can opt out if the driver, their spouse, and all relatives who live with the driver are covered by one of the following: (1) the Flint Plumbing and Pipefitting Industry Health Care Fund, (2) the Flint Plumbing and Pipefitting Industry Health Care Fund Medicare Advantage Plan, (3) Medicare (Parts A and B) if not enrolled in the Flint Plan, (4) qualified health insurance which covers injuries and illness arising from a motor vehicle accident (see below), or (5) automobile insurance which includes PIP Coverage.

Historically, the Flint Plumbing and Pipefitting Industry Health Care Fund has covered, on a primary basis, claims for medical expenses arising out of a motor vehicle accident, which means it has paid covered medical expenses first and any remaining expenses are paid by your no-fault carrier. This will not change. When purchasing a no-fault policy, you may inform your insurer that the Flint Plumbing and Pipefitting Industry Health Care Fund is “qualified health coverage” as defined by MCL 500.3107(d)(7)(b)(i) and does provide coverage for any medical expenses arising from motor vehicle accidents (See enclosed correspondence confirming your coverage, which you may need to provide to your insurance agent). Please keep in mind that that you remain subject to the terms of the Flint Plumbing and Pipefitting Industry Health Care Plan including, but not limited to co-insurance and deductibles.

Please note that while the Flint Plumbing and Pipefitting Industry Health Care Fund will continue to cover claims for medical expenses arising out of a motor vehicle accident, you may not be able to opt-out of PIP Coverage entirely if those in your household are not covered by the Flint Plumbing and Pipefitting Industry Health Care Fund.

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Please carefully discuss your coverage options with your no-fault insurer prior to making a decision, because no-fault insurance may provide coverage for items if you or a family member are involved in a motor vehicle accident that are not covered by the 370 Fund, such as attendant care, household services, vehicle modifications, and long term care.

If you have any questions, please do not hesitate to call the Fund Office.

Sincerely,

Flint Plumbing and Pipefitting Industry
Board of Trustees