

**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

---

**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 elect Personal Injury Protection coverage limited to \$50,000 if enrolled in Medicaid, \$250,000, \$500,000, or opt-out of PIP coverage entirely if the driver, their spouse, and all relatives who live with the driver, have Medicare or have qualified health insurance. To opt-out, you must demonstrate that your, your spouse, and any relative residing in your household either has (i) health coverage which covers injuries and illness arising from a motor vehicle accident, or (ii) 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 also 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.

**In addition, 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,

Board of Trustees  
Flint Plumbing & Pipefitting Industry Health Care Fund