

# 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

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## Important Reminder and Correction About Your Benefits and Motor Vehicle Accidents

Over the last few weeks there have been both a letter from the Fund as well as a newsletter regarding how the Local 370 Fund's auto coverage works related to auto accidents. The July 2021 newsletter you previously received listed that coverage for injuries due to auto accidents was excluded under the Fund. This was in error, and there have been no changes in how the Fund covers you in the event of a motor vehicle accident. Please disregard the initial newsletter article sent to your home. Attached you will also find the SMM from 2020 clarifying the Michigan No-Fault Law changes.

After July 1, 2020, Michigan residents who renew or purchase a new no-fault automobile insurance policy can choose to "opt out" of Personal Protection Insurance (PIP) medical benefits. With the recent passage of the Michigan auto reform, the Flint Plumbing and Pipefitting Industry Local 370 Fund wanted to remind members that the healthcare coverage provided through the Fund will pay for services related to an injury which is a direct or indirect result of an automobile or other motor vehicle accident. This applies whether or not you have no-fault automobile insurance. With that said, even though members will likely have options for lesser coverage options, the Health Care Fund is encouraging members to discuss all available options for medical coverage with their auto insurance agents to make sure you have sufficient coverage for yourself and your family.

The new Michigan no-fault law will not change these coverages. In other words, if any participant chooses to buy a less expensive no-fault policy with lower levels of medical coverage, the 370 Fund will continue to pay most of the claims arising from a motor vehicle accident for Non-Medicare eligible Participants. Participants are encouraged to talk to their insurance agents regarding the most appropriate level of medical coverage for themselves and their families, as well as collision, comprehensive, and uninsured/underinsured motorists' coverages. If you have any questions regarding the Flint Plumbing and Pipefitting Industry Local 370 Fund benefits and automobile accidents, feel free to call Blue Cross Blue Shield of Michigan at 877-790-2583 or the Fund Office toll-free at 888-797-5862.

### **A Note about Motorcycles...**

As you may be aware, Public Act 98 of 2012 repealed the Michigan motorcycle helmet law. This allows some motorcycle operators to choose not to wear helmets while riding provided they meet the new act's requirements which include:

- Be at least 21 years of age
- Have held a motorcycle endorsement for at least 2 years or passed an approved motorcycle safety course
- Carry at least \$20,000 in medical coverage through an individual motorcycle insurance policy

Take this opportunity to contact your motorcycle insurance provider and make sure your policy is up to date. The Fund would like to encourage all members to ride safely and responsibly. If you choose to ride without a helmet, make sure you comply with all the requirements of the new law.