

# IMPORTANT NOTICE

TO: ALL PARTICIPANTS OF THE LABORERS' METROPOLITAN  
DETROIT HEALTH CARE FUND (FUND)

Dear Participant:

**THIS IS AN IMPORTANT NOTICE.**

**REVIEW AND SAVE IT.**

**SHOW IT TO YOUR AUTO  
INSURANCE AGENT WHEN YOU  
RENEW YOUR AUTO INSURANCE.**

Michigan's auto No-Fault insurance law will significantly change *AFTER JULY 1, 2020*.

Among other things, these No-Fault changes will *now* permit Michigan drivers to *choose* the *level* of their motor vehicle Personal Injury Protection (PIP) coverage -- *provided* their personal healthcare coverage is "*qualified health coverage*."

(PIP coverage pays for healthcare and services that result from a motor vehicle related accident or incident, *e.g.*, medical expenses, wage loss benefits, household replacement services and funeral expenses.)

Before these new No-Fault changes, *all* Michigan auto insurance policies were required to provide *unlimited* PIP benefits. That is, before these changes, Michigan drivers couldn't choose a "level" of PIP benefits.

## **A. What this Notice Does**

This Notice explains -- in question and answer format -- whether the Fund is "*qualified health coverage*" under the changes in the Michigan No-Fault law.

**This is important and necessary information. It impacts what changes you can make -- IF ANY -- in the level of your auto insurance PIP coverage.**

So, please *review this Notice carefully and provide a copy of it to your insurance agent before* renewing or updating your auto insurance policy *after July 1, 2020*.

**PLEASE NOTE:** By this Notice, we're *not* advising you of your rights or duties under the changes in Michigan No-Fault law.

This Notice simply explains whether Fund coverage is “*qualified health coverage*.” This is *Fund information that you’ll need* to make your auto insurance decisions regarding PIP coverage under Michigan’s new No-Fault insurance law.

## **B. Information for Fund Participants**

**Q1: Does the Fund Cover Services that Result From a Motor Vehicle Related Accident or Incident?**

**A1:** *No, not at all* -- regardless of whether you are an active laborer, a pre-Medicare retired laborer or a retired laborer on Medicare and only covered by the Fund’s Supplement to Medicare coverage.

Stated another way, the Fund *completely and totally excludes* this type of coverage from its schedule of benefits for *all Fund participants, spouses and dependents*. This complete exclusion of coverage applies whether or not you have No-Fault auto insurance.

**Q2: So, is the Fund “Qualified Health Coverage” Under the New Michigan No-Fault Law?**

**A2:** *NO, THE FUND IS NOT* “*qualified health coverage*” under the new Michigan No-Fault law.

This Notice, we believe, should help you and your auto insurance agent when you renew your auto insurance *after July 1, 2020*.

Sincerely,

Board of Trustees  
Laborers’ Metropolitan Detroit Health Care Fund