

# MICHIGAN CARPENTERS' FRINGE BENEFIT FUNDS

Michigan Carpenters' Health Care Fund  
Michigan Carpenters' Pension Fund

Managed for the Trustees by:  
TIC INTERNATIONAL CORPORATION

June 2020

## IMPORTANT NOTICE

TO: ALL PARTICIPANTS OF THE MICHIGAN CARPENTERS' 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*.

### **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*.

### **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 carpenter, a pre-Medicare retired carpenter or a retired carpenter 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.

### **C. Information Regarding Michigan’s No-Fault Changes**

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.

**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.

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  
Michigan Carpenters’ Health Care Fund