



## Iron Workers' Local No. 25 Fringe Benefit Funds

P.O. Box 99219

Troy, MI 48099-9219

Phone: (248) 347-3100 • Toll Free: (800) 572-8553 • Fax: (248) 813-9898

Website: [www.iw25fringe.org](http://www.iw25fringe.org)

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

#### PROTECT YOURSELF AND YOUR FAMILY BY CONTINUING TO PURCHASE UNLIMITED PERSONAL INJURY PROTECTION COVERAGE

For years, Michigan law has required that no-fault policies provide unlimited personal injury protection coverage, which means these policies have paid for virtually every medical expense arising out of a motor vehicle accident. Due to this comprehensive coverage, the Iron workers Health Fund of Eastern Michigan (25 Fund), like many self-insured funds, has excluded all coverage for claims arising from motor vehicle accidents.<sup>1</sup>

Michigan No-Fault law is changing. Effective July 1, 2020, Michigan drivers can continue to maintain unlimited coverage or elect Personal Injury Protection (PIP) coverage limited to \$50,000 (if enrolled in Medicaid), \$250,000, or \$500,000.

In certain circumstances, Medicare enrollees may be able to opt-out of PIP coverage entirely.

In order to opt-out of PIP coverage, the individual, at a minimum, must:

- (1) be enrolled in Medicare Parts A & B; and
- (2) Demonstrate that their spouse, and any relative residing in their household either has (i) health coverage which covers injuries and illness arising from a motor vehicle accident, or (ii) automobile insurance which includes PIP.

**The enrollee remains financially responsible for coinsurances, copayments, deductibles and for any services Medicare does not cover.**

To protect the integrity of the Fund for all Participants and their Dependents, the 25 Fund will not be changing its exclusion for claims arising from motor vehicle accidents. **THEREFORE, YOU ARE STRONGLY ADVISED TO CONTINUE TO MAINTAIN UNLIMITED PERSONAL INJURY PROTECTION COVERAGE TO PROTECT YOURSELF AND YOUR FAMILY FROM A CATASTROPHIC LOSS.** When purchasing a no-fault policy, you must inform your insurer that the 25 Fund is not “qualified health coverage” as defined by CL 500.3107(d)(7)(b)(i) and does not provide coverage for any medical expenses arising from motor vehicle accidents.

**To reiterate, regardless of the amount of personal injury protection coverage you have or do not have under your no-fault policy on or after July 1, 2020, the 25 Fund will not pay any expenses arising from motor vehicle accidents.**

If you have any questions, please do not hesitate to call the Fund Office at (248) 347-3100, or (800) 572-8553.

<sup>1</sup>Specifically, the 25 Fund excludes from coverage any medical, hospital, surgical or loss-of-time benefits resulting from a motorcycle or motor vehicle accident.

## Important Fund Information

IRON WORKERS, LOCAL NO. 25  
FRINGE BENEFIT FUNDS  
P.O. BOX 99219  
TROY, MI 48099-9219  
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