



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

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### 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.

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<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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