



SHEET METAL WORKERS' LOCAL 7-ZONE 3 BENEFIT FUNDS

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July 2020

To: All Participants under the Sheet Metal Workers Local 7 Zone 3 Health Care Fund

Re: Michigan Auto Reform: A Reminder; Your Benefits & Motorized Vehicle Accidents

Dear Participant:

Beginning on July 2, 2020, Michigan Auto Reform law made changes to the no-fault auto insurance law that now provides you with options for your health care coverage. The Sheet Metal Workers Local 7 Zone 3 Health Care Fund Board of Trustees cares about the safety, health and well-being of its Participants and their families and wants to be sure that you understand your coverage under the plan so you are informed and will make the best choices to be sure you purchase the coverage you need.

BLUE CROSS: For Active Participants with coverage under Blue Cross, the Fund does pay for covered services related to an injury which is a direct or indirect result of an automobile or other motorized vehicle accident. This applies whether or not you have automobile insurance.

HUMANA MEDICARE ADVANTAGE: For Medicare eligible Participants with coverage under Humana MA, the Fund does coordinate (pays secondary), for covered services related to an injury which is a direct or indirect result of an automobile or other motorized vehicle accident. If you have “no” PIP coverage, Humana MA will pay as primary for covered services related to an injury which is a direct or indirect result of an automobile or other motorized vehicle accident.

The new Michigan no-fault law will not change this coverage. In other words, if any participant chooses to buy a less expensive no-fault policy with lower levels of medical coverage, the Sheet Metal Workers Local 7 Zone 3 Health Care Fund will continue to pay covered claims arising from a motor vehicle accident for 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.

When considering your options: One of the goals of auto reform is to make auto insurance more affordable for all drivers in Michigan. Under the new law, you will be able to choose from different levels of Personal Injury Protection Allowable Expenses coverage. Although you may be able to lower your auto insurance costs, don't leave yourself under-protected or under-insured:

- Review your current policy, be sure to look into all your policy coverage options.
- Consider your assets and don't let the cost or savings alone determine coverage that protects you and your family.
- Review the options carefully and select what you need to protect your family.

If you have any questions regarding the Sheet Metal Workers Local 7 Zone 3 Health Care 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 800-451-5733.

- Reach out to your insurance agent with your questions.
- Visit <https://www.michigan.gov/autoinsurance> to get answers to most frequently asked questions.

Sincerely,

For the Board of Trustees of the
Sheet Metal Workers Local 7 Zone 3 Health Care Fund