



I.B.E.W. LOCAL 17 HEALTH AND WELFARE FUND



P.O. Box 1347 • Troy, MI 48099-1347 • 1-800-873-7780 or 1-248-641-4917

July 2020

SUMMARY OF MATERIAL MODIFICATIONS

To: All Active Participants and Their Beneficiaries Covered by the I.B.E.W. Local 17 Health and Welfare Fund Who are Not on Medicare

Re: Motorized Vehicle Coverage Change Effective August 1, 2020

Dear Participant,

This is to inform you that for accidents that occur from August 1, 2020 onward, the exclusion in the I.B.E.W. Local 17 Health and Welfare Fund Plan for motorized vehicle accidents will be removed and the Plan will provide coordinated coverage for injuries arising out of the use of, or from, motorized vehicles. This includes automobiles and trucks covered by the Michigan no-fault law, as well as motorcycles, boats, snowmobiles, ATVs and other motorized vehicles not covered by the law. Expenses arising from accidents occurring before August 1, 2020 remain excluded under the terms of the Plan.

Coverage provided under the Plan is coordinated and the Fund covers claims incurred arising from motorized vehicle accidents secondary to coverage under any other policy. Consequently, claims must first be submitted under your motorized vehicle insurance policy or other policy covering your expenses. Balances owing will be considered under the Plan after payment from other insurance.

The Fund will not provide coverage for expenses that arise while a covered person is engaged in any unlawful act or in connection with such unlawful act.

As you are no doubt aware, as of July 2, 2020, changes became effective in Michigan to the no-fault insurance law that now provides you with options for insurance on cars, trucks and other motor vehicles covered by the law. You will need to decide what level of Personal Injury Protection ("PIP") coverage to carry to be sure you are not leaving yourself and your family members under-protected or under-insured, even though you now have coverage available under the I.B.E.W. Local 17 Health and Welfare Plan. We urge you to contact your insurance agent and review the information available on the State of Michigan website for information on the changes in the no-fault law at <https://www.michigan.gov/autoinsurance>. Additional information is contained in the attached Supplemental Information on No-Fault Law.

Should you have any questions concerning your benefit coverage under the I.B.E.W. Local 17 Health and Welfare Fund, please contact the benefits office at (800) 873-7780.

Sincerely,

Board of Trustees
I.B.E.W. Local 17 Health and Welfare Fund