

MICHIGAN BAC FRINGE BENEFIT FUNDS

Michigan BAC Health Care Fund
Michigan BAC Pension Fund
Michigan BAC Apprenticeship & Training Fund
June 2020

Managed for the Trustees by:
TIC INTERNATIONAL CORPORATION

IMPORTANT NOTICE

TO: ALL PARTICIPANTS OF THE MICHIGAN BAC 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***.

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.

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*.

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.

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 bricklayer, a pre-Medicare retired bricklayer or a retired bricklayer 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.

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 BAC Health Care Fund