



SEIU MICHIGAN HEALTH AND WELFARE FUND

UNION TRUSTEES:
Ken Munz, Secretary
Max Gerboc

EMPLOYER TRUSTEES:
John Aska, Chairman
John Tamas

IMPORTANT NOTICE REGARDING YOUR HEALTH BENEFITS

TO: ALL ELIGIBLE PARTICIPANTS

**RE: CHANGES TO PERSONAL INJURY PROTECTION COVERAGE
IN AUTO-RELATED ACCIDENTS**

DATE: OCTOBER 28, 2019

The Board of Trustees for the SEIU Michigan Health and Welfare Fund carefully and routinely review the Plan benefits and eligibility to assure that the best affordable benefits are provided. The Trustees determined the following change is necessary to protect the financial integrity of your Fund and the ability to continue to provide great benefits into the future for the maximum possible number of participants. Please read this notice carefully and keep it with your Summary Plan Description (SPD) booklet for future reference.

The Trustees recently decided to exclude coverage of auto-related injuries from your Health Plan beginning on January 1, 2020.

Because Michigan's current auto insurance law requires all auto-insurance plans to cover personal injuries suffered in auto accidents, this change in benefits will not immediately alter your current level of coverage.

However, as you may know, Michigan's Governor recently signed a bill into law that will significantly change Michigan auto-insurance laws. Starting in July 2020, Michigan residents will be able to choose the level of Personal Injury Protection (PIP) coverage their automobile insurance plan provides: unlimited coverage (similar to today's no-fault system), reduced coverage, or no coverage if you are a senior or have qualified private health insurance, which is generally health insurance that covers auto-related injuries.

Because the Trustees have decided to exclude coverage of auto-related injuries from the Plan, the SEIU Michigan Health and Welfare Fund will not be a qualified private health insurance plan when the new changes take place.

It will be important to remember that when choosing the level of PIP coverage in your auto-insurance plan, you should evaluate the amount of exposure you can afford, given that the Plan will not cover you or your dependents for any injuries suffered during an automobile accident.

To be clear, beginning on January 1, 2020, if you or your dependent are involved in a car accident as a driver or passenger (or while walking or riding a bike, etc.), you or your dependent will not receive any medical coverage by the Plan with respect to injuries caused by that accident.