

# HEAVY AND GENERAL LABORERS' FUNDS OF NEW JERSEY

Local 472 . Local 172

Joseph P. Madden Building . 700 Raymond Boulevard  
Newark, New Jersey 07105  
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Russell Bley

March 2026

Dear Member,

Automobile insurance companies are offering customers the option to choose your health insurance as primary to your automobile insurance. You cannot choose the Heavy & General Laborers' Welfare Fund as primary to your automobile insurance. The Welfare Fund requires you maintain no less than \$250,000.00 in Personal Injury Protection (PIP) coverage if you reside in New Jersey or, if you reside in another state, the maximum PIP coverage available in that state.

Please be advised that any injuries suffered involving an automobile must be submitted to your automobile insurer who will serve as the primary payer of any claims incurred. Failure to select the maximum PIP coverage available (\$250,000.00 in New Jersey) will result in non-payment of auto-related claims from this Fund except for those exceeding the applicable maximum PIP limit.

Your automobile insurance may also offer to lower your premium by choosing a higher PIP medical expense deductible. The Welfare Fund does not pay anything towards your PIP deductible and you will be responsible for all medical bills incurred up to the deductible amount.

Please contact the Fund Offices if you should have any questions.

Sincerely,



Russell Bley  
General Manager

RB/ss