



# Wyandotte Public Schools

"Educate – Inspire - Empower"

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## Michigan No-Fault Automobile Insurance

### Change

Did you know that beginning in 2020 you will have more options under your automobile insurance policy with respect to coverage for personal injury protection ("PIP")?

Currently owners or registrants of a motor vehicle are required to purchase a no-fault policy with unlimited personal protection insurance or PIP coverage. Under the new Michigan automobile insurance reform, effective for no-fault policies issued or renewed on or after July 1, 2020, individuals may choose various levels of PIP coverage (\$250,000, \$500,000, Unlimited or Opt-Out if eligible).

It is your responsibility to maintain proper automobile insurance that will provide you and your family with medical benefits. Therefore, before making changes to your PIP coverage, it is important that you understand how our group medical plan covers expenses for motor vehicle-related accidents/injuries and that you speak with your automobile insurer to ensure that you have adequate coverage.

### Plan Pays Primary

The group medical plan is primary for all auto related claims while the employee and/or dependents are covered under the Plan. However, once employer sponsored coverage terminates, individuals may have no, or limited, coverage for auto related claims. The amount of coverage you will have is dependent upon the coverage level you select with your automobile insurance.

Please note that automobile insurance may pay for services that are typically not covered under your group medical plan such as; home modifications (e.g. wheelchair ramps into an individual's primary residence) or auto modifications (e.g. automatic lifts to assist with entry and exit of a vehicle) or attendant care.

It is important that you discuss this with your automobile insurance company to ensure you are covered.

The intent of this overview is to provide you with general information regarding the status of, and/or potential concerns related to, your current employee benefits environment. It should not be construed as, nor is it intended to provide, legal advice. Laws may be complex and subject to change. This information is based on current interpretation of the law and is not guaranteed. Questions regarding specific issues should be addressed by legal counsel who specializes in this practice area.