



Dear Employer:

Beginning July 1, 2020, Michigan's new auto insurance law allows your employees to choose a level of Personal Injury Protection (PIP) coverage that may affect their auto insurance premiums. Your employees may opt out of PIP coverage if they have other qualified health coverage (QHC) or are enrolled in Medicare.

At least through 2021, the Medical Plan of the Presbyterian Church (U.S.A.) may be considered qualified health coverage under Michigan's no-fault law. If amended Plan provisions alters this status any time after 2021, we will provide you with a minimum of six months (180 days) notice so that you may notify your employees.

It is important for you and your employees to know that, currently

- the Medical Plan will not exclude or limit coverage for injuries related to motor vehicle accidents; and
- each option of the Medical Plan has an annual deductible of \$6,000 or less.

For ease of administration and communication, you may provide [this letter](#) to your employees as documentation of this QHC status as may be required by their auto insurer.

Please note that Michigan's No-fault Personal Injury Protection coverage pays for more than medical expenses, including costs for attendant care, housing modifications, lost wages, etc. Please encourage your employees to discuss PIP coverage and other auto coverage options with their auto insurance carrier or agent.

If you have questions about this letter, please contact us at 800-773-7752 (800-PRESPLAN).

Sincerely,

The Board of Pensions