



THE BOARD OF PENSIONS
OF THE PRESBYTERIAN CHURCH (U.S.A.)

Dear Member:

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

Currently, the Medical Plan of the Presbyterian Church (U.S.A.) is considered qualified health coverage under Michigan's no-fault law. This is because the plan

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

This determination does not preclude the Medical Plan from seeking reimbursement or subrogation from funds you recover in a third-party claim, to the extent that Michigan law permits the plan to do so. If your insurer would like more details about your coverage, you can find The Benefits Plan of the Presbyterian Church (U.S.A.) on pensions.org.

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. You should discuss PIP coverage and other auto coverage options with your 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