

BAC of Michigan Health and Welfare Fund
P.O. Box 99490 Troy, MI 48099 Phone (248) 828-6000 Fax (248) 828-6001

Michigan has made big changes to its auto insurance law. Effective with renewals on or after July 2, 2020, Michigan law will no longer require you to purchase unlimited personal injury protection (PIP).

Once your current coverage is up for renewal, you will be able to select unlimited PIP coverage (like you have today) or you might be able to limit your PIP to \$500,000, \$250,000, \$50,000 or even \$0.00. Different rules apply at each level.

The BAC of Michigan Health and Welfare Fund **does not pay** for any medical bills from injuries related to a motor vehicle accident. Therefore, if you don't have unlimited PIP coverage, and the cost of treating your injuries is more than the amount that you selected, **your doctors and hospitals will seek payment from you**. The BAC of Michigan Fund does not provide "qualified health coverage" as defined in the new auto insurance law. (Different rules apply if you are enrolled in the Fund's Medicare Advantage program.)

If you don't select unlimited PIP coverage, you will be responsible for all of your medical bills above the amount of your coverage limit. You will also be responsible for any other benefits provided under Michigan's current law over the amount of your coverage limit, such as lost wages, attendant care, vehicle or housing modifications, residential care, and equipment.

To learn more about these issue and others, talk to your auto insurance agent about how the new law affects you. For more information, see www.michigan.gov/difs.

Please note: The Fund cannot answer questions about the level of coverage that you should choose as that is a personal decision.

If you have any other questions, please contact the Fund Office at 248-828-6000.

Sincerely,
The Board of Trustees BAC of Michigan Health & Welfare Fund