



City of Detroit General Retiree Healthcare Trust

HOW DOES THE NEW MICHIGAN NO-FAULT AUTO LAW AFFECT MY HEALTHCARE COVERAGE THROUGH THE RETIREE HEALTHCARE TRUST?

Starting July 1, 2020, Michigan will allow individuals to choose the level of Personal Injury Protection (PIP) coverage in their automobile insurance policy, as follows:

- Unlimited PIP coverage (similar to the state's no-fault system prior to July 1, 2020);
- Reduced PIP coverage at specified levels; or
- No PIP coverage if you have qualified health coverage or are enrolled in Medicare Parts A and B.

The changes to Michigan's no-fault auto insurance system have no effect on the benefits and services covered by the Trust. However, you may be putting yourself and/or your loved ones at risk if you opt-out of PIP coverage as the services covered under PIP are above and beyond what is covered by your health insurance. For example, the Trust's healthcare coverage will continue to be subject to applicable deductibles, co-pays, and co-insurance but DOES NOT cover the following services/expenses:

- Lost wages;
- Attendant care;
- Home modifications;
- Funeral and burial expenses;
- Replacement services; and
- Vehicle modifications

Before changing your auto insurance PIP coverage make sure you know and understand the potential impact of such changes so that you can make an informed decision about what is right for you. If you request a change in your no-fault PIP insurance coverage, you will be required to provide your auto insurance company with a document showing whether you have qualified health coverage and the names of the individuals included on that coverage. In 2020 the Trust's Medicare Advantage plans are considered qualified health coverage but the Trust's Health Reimbursement Arrangement (HRA) is not.

If you have questions about Michigan's new No-Fault Auto Insurance law, please contact:

- Your auto insurance company/agent
- The State of Michigan's Department of Insurance and Financial Services
 - Call: 833-275-3437
 - Email: autoinsurance@michigan.gov
 - Online: www.michigan.gov/autoinsurance

NOTE: THE FOREGOING IS PRESENTED FOR GENERAL INFORMATIONAL PURPOSES ONLY AND IS NOT TO BE CONSIDERED LEGAL AND/OR INSURANCE ADVICE. THE TRUST CANNOT ANSWER QUESTIONS ABOUT YOUR AUTO INSURANCE OR THE LEVEL OF COVERAGE YOU SHOULD CHOOSE AS THAT IS A PERSONAL DECISION. BECAUSE OF THE COMPLEXITY OF MICHIGAN'S AUTO INSURANCE SYSTEM, YOU ARE ENCOURAGED TO SEEK THE ADVICE OF AN INSURANCE AGENT PRIOR TO MAKING ANY CHANGES TO YOUR AUTO INSURANCE COVERAGE.

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