

MICHIGAN NO-FAULT AUTO INSURANCE REFORM

WHAT YOU NEED TO KNOW

The Michigan No-Fault Auto Insurance law will be changing on July 1, 2020. However, **GVSU will continue to exclude coverage** for claims related to auto accidents.* When renewing your auto insurance coverage, **GVSU recommends that you continue with the unlimited PIP protection.**



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CURRENT SITUATION

As a Michigan resident, you have been required to obtain Personal Injury Protection (PIP) insurance with unlimited, lifetime medical coverage for auto accident injuries.

What does your PIP cover?

- Medical care
- Lost income as a result of your injuries
- Essential services such as child care or cleaning that you may not be able to perform due to injuries
- Vehicle or housing modifications needed as a result of your injury
- Funeral expenses
- Long-term institutional care expenses

As a GVSU employee, your medical insurance—the GVSU Standard PPO and GVSU High Deductible PPO Plans—excludes coverage for any claims related to an auto accident. See the [Human Resources Benefits & Wellness page for more details](#).

THE CHANGE

Effective July 1, 2020, Michigan residents will no longer be required to purchase unlimited Personal Injury Protection (PIP) insurance. When your auto insurance policy renews after July 1, 2020, you will have the following levels of PIP coverage to choose from:

- Unlimited PIP coverage
- \$500,000 limit
- \$250,000 limit

*GVSU health plans will continue to exclude coverage for claims related to an auto accident because:

- PIP benefits generally cover substantially more items and services than your GVSU health plan would.
- PIP benefits last for life (if unlimited) or until the PIP benefit maximum is reached, while GVSU coverage would end when the faculty/staff member is no longer eligible (e.g., inability to return to work).

When renewing your auto insurance coverage, GVSU recommends that you continue with the unlimited PIP protection.

FOR MORE INFORMATION

To learn more about your options:

- Contact your auto insurance provider.
- Visit the [State of Michigan website](#).

BENEFITS & WELLNESS

gvsu.edu/hro/benefitswellness



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