

April Lynch, Deputy County Executive

Dear Medical Plan Participant,

Effective July 1, 2020, Michigan implemented a 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 even opt out of PIP coverage if you have other qualified health coverage (QHC) or are enrolled in Medicare.

The Oakland County medical plan's coverage (ASR PPO1 & PPO3, BCBSM PPO2 & Traditional and HAP HMO) meets the requirements to be considered qualified health coverage under Michigan's no-fault law. This is because your Plan (1) does not exclude or limit coverage for injuries related to motor vehicle accidents; and (2) has an annual deductible of \$6,000 or less per individual.

This letter, in conjunction with a printed summary of your benefits from your Workday account, will provide your auto insurance carrier the confirmation they may request to confirm you and your eligible dependents are enrolled in qualified health care coverage through Oakland County.

To obtain a printed copy of your current benefits and covered dependents:

1. Sign into Workday and click on menu
2. Click benefits, under view, select Benefit Elections
3. Click on PDF in the upper right-hand corner to download and print

If you need assistance with printing a summary of your current benefit enrollment, contact benefits@oakgov.com or (248) 452-9189.

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 specific about your medical plan coverage through Oakland County, call the customer service number on the back of your medical ID card.

Sincerely,

Uda Daniel
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Human Resources - Employee Benefits
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